

A
N E W M E T H O D
FOR VALUING OF
ANNUITIES UPON LIVES,
A N D
LEASEHOLDS, OR LEASEHOLD ESTATES;
A L S O,
CHURCH AND COLLEGE LEASES CONSIDERED.

SHEWING AT SIGHT AS FOLLOWS:

- | | |
|--|--|
| <p>I. How many Years, Months, &c. Purchase an Annuity upon Life, for any Age, from 30 to 73 Years, is worth, when Money yields 4, 5, 6, 7, or 8 per Cent. Interest.</p> <p>II. How much a Year 100l. is worth upon Life for any of the abovesaid ages.</p> <p>III. How many Years an Annuitant must live to receive the value of the Money funk.</p> <p>IV. The Value of the Buyers and Sellers Chances.</p> <p>V. The present Value of any Annuity upon Life, from 1000l. a Year, to one Pound a Year, for any Age from 30 to 73 Years, when Money is worth 4, 5, 6, 7, or 8 per Cent.</p> <p>VI. How many Years, Months, &c. Purchase, Leaseholds are worth for any certain Number of Years under 100, at 3, 4, 5, 6, 7, 8, 9, and 10 per Cent. per Annum.</p> | <p>VII. The Annuity that 100l. is worth, if laid out upon Leaseholds; very useful for valuing of Buildings and Fines.</p> <p>VIII. The Increase of 100l. at 3, 4, 5, 6, 7, 8, 9, 10, 11, 12 per Cent. per Annum.</p> <p>IX. The Decrease of 100l. at 4, 5, 6, and 7 per Cent. per Annum; very useful for valuing of Fines, payable at certain Terms of Years in Lease.</p> <p>X. The Amount of 100l. a Year, if the Payment is forborn for any Number of Years, under 31, at 5, and 6 per Cent. very useful in settling of Accounts between Executors and Orphans.</p> <p>With many useful Examples and Instructions for valuing of single Lives, two or more Lives; Lives taken in with other Lives; Reversion of Lives; Annuities in Expectation; Estates for any certain Term of Years, as Freeholds, Leaseholds, without any Decimals.</p> |
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BY RICHARD HAYES.

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THE WILSON

AMERICAN

LEASING

CHURCH AND COLLEGE

THE VIRGINIA

I. The first of the four main parts of the book is devoted to a general survey of the history of the American Church and College. It begins with a chapter on the early years of the Church, and then proceeds to a chapter on the development of the Church in the nineteenth century. The second part of the book is devoted to a detailed study of the American Church and College in the nineteenth century. It begins with a chapter on the American Church in the nineteenth century, and then proceeds to a chapter on the American College in the nineteenth century. The third part of the book is devoted to a study of the American Church and College in the twentieth century. It begins with a chapter on the American Church in the twentieth century, and then proceeds to a chapter on the American College in the twentieth century. The fourth part of the book is devoted to a study of the American Church and College in the twenty-first century. It begins with a chapter on the American Church in the twenty-first century, and then proceeds to a chapter on the American College in the twenty-first century.



BY RICHARD HAYES

PRINTED BY THE UNIVERSITY OF CHICAGO PRESS

TO THE
READER.

I HAVE here tendered a piece of great use to the public in general, reduced into a much plainer and easier method than has ever been hitherto published upon the subject, and is made intelligible and useful to those who have not had the opportunity of an arithmetical education, as well as to the compleatest arithmetician. For herein you will find all the most necessary questions between buyer and seller, relating to the value of an annuity upon a single life, resolved at sight; and with a little more trouble, what relates to the valuing of two or more lives, taking lives in with other lives, reversion of lives, and the value of an annuity in expectation, according to the proposals of the Mercer's Company in London; and to render the whole as practicable as possible, there are also

added several tables, shewing at one view, the value of an annuity upon a single life, from 1000l. a year to 1l. a year, for all ages, from 30 to 73 years, at different rates of interest, i. e. if money will yield 4, 5, 6, 7, or 8 per cent. interest; and then that the buyer and seller may be each sensible of the others advantage, I have shewn them the odds, by valuing their chances to the usual annuities given upon life for 100l. when money is worth but 5 per cent. and have also compared the usual random practice, and this new regular method of fixing the value of an annuity upon each age of life together, that it may the more easily be seen which comes the nearest a *par*.

These, and many other things you have in the following pages, at a much easier rate than they could be acquired by myself; besides a most tedious labour in my vacant hours, for many years past, to bring it into such a practical method for the use of the public: nay, it resolveth most cases that happen in valuing of estates in general, without any decimals, &c. as may be seen in the table of the contents.

R. H.

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HAYES'S NEW METHOD

FOR VALUING

ANNUITIES UPON LIVES.

THE annuities calculated in the following pages, shew, at one view, the present value upon the life of a person of any age, from thirty to seventy and three, according to the chance of an annuitant's living to the extremity of the common oldest age of life: and this is done upon suppositions of the various degrees of probability, which lives of different ages have to continue in being.

B

TO

TO VALUE THE LIVES OF MINORS.

Those of an age under thirty years, must be considered two ways ; first, the annuity to be bought or sold upon such a single life, must be supposed upon a probability of enjoying the annuity, according to nature, more years than it is possible for those of a mature age, admitting that each should live to the extremity of the common age of the oldest life.

And, secondly, when an annuity is bought or sold upon one or two lives, of mature years, in conjunction with a minor, then it must be considered what are the chances of the younger's surviving the older lives.

As to the first, the probability of the younger's natural life, may be of longer duration than it is possible for one of mature years, and may enjoy the annuity, according to nature, many years after the elder's natural life is extinct ; therefore it cannot be imagined, that the seller will allow so large an annuity for 100*l.* to the younger as he will to the elder, unless the younger is so unhappy as to labour under some apparent chronical incurable distemper, which, in all probability, must shorten the thread of his life.

As

As for example, A aged 18, and B aged 40, would buy each of them an annuity of C upon each of their own single lives. Now A being the youngest, it is probable for him to live many years after B, according to nature, and consequently C will not allow so great an annuity upon A's life, as he will upon B's.

And then it ought further to be considered, that if a person sinks any sum of money upon so uncertain a thing as life, it must be thought to be done with a view of securing a larger annuity than he can propose to make by the principal in his own management, or he would not be so infatuated to part with a property at his own disposal during life, and may be at his death without some such immediate advantage, and upon as good security.

Then the purchaser is to observe, that the greater number of years purchase his life is valued at, the less his annuity will be; and the fewer years his life is valued at, the greater will be his annuity. As for example.

Suppose that an annuitant aged 23 years, receives for every 100l. sunk upon his own life, 6l. a year, then his life will be valued, if discounted at the rate of interest of 5 per

B 2 cent.

cent, at 16 years $\frac{1}{2}$ purchase, which is supposing his natural life to be extinguished in 36 years, for so many years the annuitant must live before the value of the money fund can be received again: or, if he receives for his life 7l. a year for every 100l. fund, and discounted at the rate of interest as before, then his life will be valued at $14\frac{1}{4}$ years purchase, which is supposing his life to be extinguished in 26 years, being the years before the value of the money fund can be received. This may be sufficient, at present, for valuing annuities upon the single life of a minor, and to value them with those of mature years, see more in the following pages.

The amount of Annuities upon a single Life.

A single man or woman, at the age of 36, would buy an annuity of 60l. a year for his or her natural life, valuing their money at 5 per cent. to know the value of this annuity, look in the tables at the latter end of the book, shewing the value of annuities upon lives, at 5 per cent. for age 36, and then in the column, for 60l. a year; again, on the same line, towards the right hand, in the column under age 36, and you'll find that 60l. a year upon the life of one aged 36, is worth 733l. 3s. 6d.

ANOTHER

ANOTHER SUPPOSITION.

A person aged 34 would know how much 43l. a year is worth for his life, he being desirous to make such a purchase, valuing his money at 5 per cent. interest; he looks as before, and finds upon his own life, being aged 34,

	l.	s.	d.	
That 40l. a year is worth	500	9	0	} added together
And 3l. a year is worth	37	10	8	
<hr/>				
Shews 43l. a year is worth	537	19	8	
<hr/>				

ANOTHER.

Suppose that a person aged 43 would buy an annuity of 256l. a year for his own natural life, valuing his money at 5 per cent. interest. To know the value of the same, he looks into the table of 5 per cent. for his age, and does as follows :

200l. a year is worth	2217	14	9	} added together
50	554	8	8	
6	66	10	7	
<hr/>				
Shews 256l. a year is worth	2838	14	0	
<hr/>				

6 NEW METHOD FOR VALUING

THE VALUE OF SINGLE LIVES,

According to the proposals and practices of some Companies and Corporations in London.

It is the practice of some Companies and Corporations, who grant annuities upon lives, to give some certain ages more, and others less; and my intention being only to make things as easy as possible for the public's service, shall in this place exhibit the value of the annuitant's life, according to the annuities given by some companies and corporations, viz.

If the annuitant receives 6l. a year for 100l. his life is valued at -	16 years 8 months purchase.
If 7l. a year, at	14 years 3 months 3-7ths purchase.
8l. at year,	12 years 6 months purchase.
9l. a year,	11 years 1-9th purchase.
10l. a year,	10 years purchase.
11l. a year,	9 years 1-11th purchase.
12l. a year,	8 years 6 months purchase.

This method of reckoning being compared with my following calculations, and discounted at the same rates of interest, viz. at 4, 5, 6, 7, 8, and 10 per cent. it will shew what number of years each life is supposed to be extinguished in, and also the number of years the annuitant ought for to live to receive the value of his principal; see the following table.

A TABLE,

A T A B L E,

Shewing the annuitant, according to the foregoing calculations, how many years he must live before he can receive his principal again, if he receives 6, 7, 8, 9, 10, 11, or 12l. a year for 100l. sunk upon his own life, discounting his money at 4, 5, 6, 7, 8, and 10 per cent. per annum, interest upon interest.

L. a Year	Discount at 4 per Cent.		Discount at 5 per Cent.		Discount at 6 per Cent.		Discount at 7 per Cent.		Discount at 8 per Cent.		Discount at 10 per Cent.	
	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months	Years	Months
6	28	0	36	0	<i>fee</i>	0	0	0	0	0	0	0
7	22	0	26	0	33	0	<i>fee</i>	0	0	0	0	0
8	17	0	20	0	24	0	30	0	<i>fee</i>	0	0	0
9	15	0	16	0	19	0	22	0	28	0	0	0
10	13	0	14	0	16	0	18	0	21	0	<i>fee</i>	0
11	11	0	12	6	13	2	15	0	17	0	25	0
12	10	6	11	0	12	0	13	0	14	9	19	0

THE FOREGOING TABLE EXPLAINED.

An annuitant receiving 8l. a year during his own natural life, for 100l. sunk, he valuing his money at 5 per cent. would know for how many years he must receive the said annuity to have the value of his 100l. again.

He

8 NEW METHOD FOR VALUING

He looks in the foregoing table for the annuity he receives, viz. 8l. a year; and upon the same line towards his right hand, in the column at 5 per cent. being the rate of interest he values his money at, and there he finds 20 years, which is the number of years he must enjoy this annuity of 8l. a year, before he can receive the value of his 100l. sunk at 5 per cent.

If the annuitant receives 6l. a year, it will be 28 years before the value of the principal 100l. is received at 4 per cent. and 36 years at 5 per cent.

If 7l. a year. 22 years at 4 per cent. and 26 years at 5 per cent.

8l.	— 17 —	4 —	20 —
9l.	— 15 —	4 —	16 —
10l.	— 13 —	4 —	14 —
11l.	— 11 —	4 —	12½ yrs. at 5 per cent.
12l.	— 10½ yrs. at 4	—	11 years at 5 per cent.

TO PROVIDE FOR A FAMILY.

A clergyman or layman, aged 47 years, holding a benefice or place during life, and having a family, would willingly make some certain provision for them; but finding that his income will let him lay up about 46l. a year, and that upon no better security than his

his own uncertain life, therefore chuses rather to sell the furplufage of his income. The question is, what provision the faid 46l. a year will make for his family, admitting the money is valued at 5 per cent. intereft.

To refolve this question, I fhall firft value the annuity, eftimating the chance according to the probability of the feller's living to the extremity of the oldeft age of life. And laftly, by the praftices of fome in the city of London.

First, the value of this annuity to the chance of age 47, is worth upon that life at 5 per cent. as may be feen in the tables at the latter part of this book, fhewing the value of annuities upon life, as follows:

	l.	s.	d.	
40l. a year is worth	418	0	11	} added
6 <u> </u>	62	14	1.	
<u> </u>	<u> </u>	<u> </u>	<u> </u>	
Shews 46l. a year is worth	480	15	0	certain
				[for his family.

Which fum of money put out at intereft, will be doubled and quadrupled, at the following times, at the rates undermentioned:

At 5 per cent. it will be doubled in 16 years, to 96l. 10s. and in $32\frac{1}{4}$ years to 1923l.

C

At

10 NEW METHOD FOR VALUING

At 6 per cent. in 12 or 13 years, it will double itself to the first sum, or in 25 years be quadrupled to the last.

At 7 per cent. it is doubled in $11\frac{1}{2}$ years, or quadrupled in 23 years.

The same Question valued another way.

Lastly, suppose the seller would value his annuity according to the practices of some in London, the security being the same, and should allow but 9l. a year to the buyer for his 100l. valuing the purchase money at the rate of 5 per cent. to know what provision it will make for his family. Do as follows :

Multiply the annuity, viz. 46 0 a year
by the value of the purchase 11 1-9th years purchase

$$\begin{array}{r} 506 \ 0 \\ 5 \ 1-9\text{th} \\ \hline \end{array}$$

Shews 46l. a year is worth 511 1-9th certain for his family.

And this 511l. 1-9th if let out at interest, will increase to an incredible sum, as may be seen in the two following tables.

A TABLE,

ANNUITIES UPON LIVES. 11

A T A B L E,

Shewing the increase of 100l. at 3, 4, 5, 6, and 7 per cent. per ann. interest upon interest.

100l.	At 3 per Cent.			At 4 per Cent.			At 5 per Cent.			At 6 per Cent.			At 7 per Cent.		
increases to	In Yrs.	Months	qrs.	In Yrs.	Months	qrs.	In Yrs.	Months	qrs.	In Yrs.	Months	qrs.	In Yrs.	Months	qrs.
1.															
200	25	5	1	19	7	0	16	2	0	12	10	3	11	6	1
400	50	10	2	39	2	0	32	4	0	25	9	2	23	0	2
800	76	3	3	58	9	0	48	6	0	38	8	1	34	6	3
1600	101	9	0	78	4	0	64	8	0	51	7	0	46	1	0
3200	127	2	1	97	11	0	80	10	0	64	5	3	57	7	1
6400	152	7	2	117	6	0	97	0	0	77	4	2	69	1	2
12800	178	0	3	137	1	0	113	2	0	90	3	1	80	7	3
25600	203	6	0	156	8	0	129	4	0	103	2	0	92	2	0

A T A B L E,

Shewing the increase of 100l. at 8, 9, 10, 11, and 12 per cent. per annum, interest upon interest.

100l.	At 8 per Cent.			At 9 per Cent.			10 per Cent.			11 per Cent.			12 per Cent.		
increases to	In Yrs.	Months	qrs.	In Yrs.	Months	qrs.	In Yrs.	Months	qrs.	In Yrs.	Months	qrs.	In Yrs.	Months	qrs.
1.															
200	10	9	1	9	2	0	8	10	2	7	8	0	6	2	0
400	21	6	3	18	4	0	17	9	1	15	4	0	12	4	0
800	32	4	1	27	6	0	26	8	0	23	0	0	18	6	0
1600	43	1	3	36	8	0	35	6	2	30	8	0	24	8	0
3200	53	10	0	45	10	0	44	3	1	38	4	0	30	10	0
6400	64	7	2	55	0	0	53	1	0	46	0	0	37	0	0
12800	75	6	0	64	2	0	62	2	2	53	8	0	43	2	0
25600	86	4	2	73	4	0	71	1	1	61	4	0	49	4	0

T H E

THE TWO TABLES EXPLAINED.

THESE two tables shew what a sum of money will grow to in a small space of years, at interest upon interest, putting the interest out again as often as it becomes due, and so letting it lie out year after year, at the several rates of interest therein mentioned: and by the same, the purchaser may easily compute whether a shorter or longer lease is the cheapest for purchasing.

So much for the customary way of buying and selling annuities upon single lives. Now shall be exhibited the years, months, and 8 parts of a month's purchase, the life of some ages are worth, being the value of the chance of the probability of each annuitant's living to the extremity of the common oldest life. See the following tables.

THE

THE FOLLOWING
T A B L E S
S H E W H O W M A N Y
YEARS, MONTHS, &c. PURCHASE
A N
ANNUITY UPON LIFE

OF ANY AGE IS WORTH, FROM
AGE 30, TO AGE 73, AT 4, 5, 6, 7 and 8 PER CENT.

being the value of the Chances of such Lives,
according to the probability of their living to the extre-
mity of the common oldest age of life.

ANNUITY UPON LIFE

THE ANNUITY UPON LIFE

T A B L E

SHOWING THE

AMOUNTS OF ANNUITY UPON LIFE

4

ANNUITY UPON LIFE

OF ANY AGE IS WORTH FROM

AGE 20 TO AGE 60 AT A 2 1/2 PER CENT

PER ANNUM OF THE CAPITAL INVESTED

AND THE AMOUNT OF THE ANNUITY UPON LIFE

UPON LIFE UPON LIFE

THE ANNUITY UPON LIFE

ANNUITIES UPON LIVES. 15

THE VALUE OF

ANNUITIES UPON LIVES,

Being the Years, &c. Purchase the Annuities are worth.

Years Age	At 4 per Cent.							At 5 per Cent.						
	Years	Months	8th part.	Ages	Years	Months	8th part	Years	Months	8th part	Ages	Years	Months	8th part
30	15	6	4	52	10	10	3	30	13	1	4	52	9	7
31	15	3	3	53	10	7	6	31	12	11	4	53	9	5
32	15	1	2	54	10	5	1	32	12	9	4	54	9	3
33	14	10	7	55	10	1	2	33	12	7	6	55	9	1
34	14	8	5	56	9	10	7	34	12	6	1	56	8	10
35	14	6	1	57	9	7	5	35	12	4	2	57	8	7
36	14	3	7	58	9	4	2	36	12	2	5	58	8	5
37	14	1	4	59	9	2	2	37	12	0	7	59	8	2
38	13	10	6	60	8	9	5	38	11	10	6	60	7	11
39	13	8	1	61	8	6	2	39	11	8	7	61	7	8
40	13	5	7	62	8	3	2	40	11	7	2	62	7	5
41	13	3	2	63	7	10	6	41	11	5	2	63	7	2
42	13	1	5	64	7	7	0	42	11	2	7	64	6	11
43	12	9	6	65	7	3	1	43	11	1	0	65	6	8
44	12	7	4	66	6	11	2	44	10	11	3	66	6	4
45	12	5	6	67	6	7	1	45	10	9	5	67	6	1
46	12	3	0	68	6	3	0	46	10	8	1	68	5	9
47	11	11	6	69	5	10	7	47	10	5	3	69	5	6
48	11	9	2	70	5	6	4	48	10	3	5	70	5	2
49	11	5	4	71	5	1	1	49	10	1	0	71	4	9
50	11	3	3	72	4	9	4	50	9	11	1	72	4	6
51	11	0	7	73	4	7	0	51	9	9	2	73	4	4

THE

16 NEW METHOD FOR VALUING

THE VALUE OF ANNUITIES UPON LIVES,

Being the Years, &c. Purchase the Annuities are worth.

Years Age	At 6 per Cent.							At 7 per Cent.							
	Years	Months	8th part	Ages	Years	Months	8th part	Years	Months	8th part	Ages	Years	Months	8th-part	
30	11	3	2	52	8	6	6	30	9	10	0	52	7	8	2
31	11	1	5	53	8	5	1	31	9	8	4	53	7	7	0
32	11	0	2	54	8	3	5	32	9	7	4	54	7	5	7
33	10	10	7	55	8	2	0	33	9	6	4	55	7	4	6
34	10	9	5	56	7	11	1	34	9	5	3	56	7	3	4
35	10	8	3	57	7	9	5	35	9	4	2	57	7	1	7
36	10	6	7	58	7	7	3	36	9	3	2	58	6	11	6
37	10	5	4	59	7	5	1	37	9	2	2	59	6	9	4
38	10	4	0	60	7	2	7	38	9	1	1	60	6	7	3
39	10	2	3	61	7	0	5	39	9	0	0	61	6	5	4
40	10	1	2	62	6	10	0	40	8	10	7	62	6	3	3
41	9	11	6	63	6	7	4	41	8	9	5	63	6	1	1
42	9	9	6	64	6	4	7	42	8	8	0	64	5	10	7
43	9	7	6	65	6	2	0	43	8	7	0	65	5	8	5
44	9	6	6	66	5	11	1	44	8	6	1	66	5	6	1
45	9	5	6	67	5	8	1	45	8	5	0	67	5	3	5
46	9	4	3	68	5	5	0	46	8	4	1	68	5	0	7
47	9	2	4	69	5	1	7	47	8	2	6	69	4	10	0
48	9	1	2	70	4	10	4	48	8	1	4	70	4	7	0
49	8	11	1	71	4	6	2	49	7	11	5	71	4	4	1
50	8	9	6	72	4	3	3	50	7	10	4	72	4	1	7
51	8	8	2	73	4	1	4	51	7	9	3	73	3	11	4

T H E

ANNUITIES UPON LIVES. 17

THE YEARS, &c. PURCHASE ANNUITIES ARE WORTH.

At 8 per Cent.

Ages	Years	Months	8th part	Ages	Years	Months	8th part
30	8	8	1	52	6	11	3
31	8	7	0	53	6	10	3
32	8	6	1	54	6	9	4
33	8	5	3	55	6	8	4
34	8	4	4	56	6	6	7
35	8	3	5	57	6	5	4
36	8	2	7	58	6	4	0
37	8	2	0	59	6	2	4
38	8	1	4	60	6	1	0
39	7	11	7	61	5	11	0
40	7	11	2	62	5	9	4
41	7	10	2	63	5	7	5
42	7	9	1	64	5	5	6
43	7	8	0	65	5	3	6
44	7	7	2	66	5	1	4
45	7	6	3	67	4	11	1
46	7	5	3	68	4	9	0
47	7	4	3	69	4	6	4
48	7	3	4	70	4	2	7
49	7	2	1	71	4	0	3
50	7	1	2	72	3	10	2
51	7	0	2	75	3	8	7

D

E X-

E X A M P L E

OF THE USE OF THE FOREGOING TABLES.

A person aged 36, would buy an annuity upon his life, and would know how many years' purchase an annuity upon his life is worth, to value his money at 5 per cent. interest: he looks in the table at 5 per cent. for his age, and the years, months, &c. standing upon the same line, towards the right hand, is the value of the purchase, viz.

12 years, 2 months, 5-8th purchase is the value of an annuity upon the life of one aged 36. And,

11 Years, 7 months, 2-8th or $\frac{1}{4}$ purchase, at 5 per cent. is the value of an annuity upon the life of one aged 40 years.

THE ANNUITY THAT 100^l. IS WORTH,

upon the life of each, from 30 to 73.

Having in the foregoing pages shown the customary annuities allowed for 100^l. given by some companies and corporations, &c. in
the

ANNUITIES UPON LIVES. 19

the city of London, to the annuitant upon life; I shall in the next place insert a table, wherein may be seen at one view, the annuity that the buyer ought to receive for 1000. according to the value of his chance of a probability of living to the extremity of the common oldest age of life.

T H E

THE FOLLOWING
T A B L E S
S H E W T H E
ANNUITANT HOW MUCH PER ANNUM
OUGHT TO BE RECEIVED FOR 100l.
SUNK UPON LIFE,
Being the VALUE of the
C H A N C E O F L I F E,
when MONEY goes at 4, 5, 6, 7, or 8 per cent.
per annum,

Upon the probability of living to the common oldest age of life.

ANNUITIES UPON LIVES

THE FOLLOWING

TABLES

SHOW THE

ANNUITY HOW MUCH PER ANNUM

OWING TO BE RECEIVED FOR 1000

SUNK UPON LIVES

Being the value of the

CHANCE OF LIFE

when money goes at 4, 5, 6, 7, or 8 per cent
per annum

Upon the probability of living to the same
men of both the of 10

ANNUITIES UPON LIVES. 23

A T A B L E,

Shewing the ANNUITANT how much per annum 10*l.*
is WORTH,

upon the following ages of life.

Years Age	At 4 per Cent.						Years Age	At 5 per Cent.							
	l.	s.	d.	Years Age	l.	s.		d.	Years Age	l.	s.	d.			
30	6	8	8	52	9	4	1	30	7	12	4	52	10	8	2
31	6	11	0	53	9	7	8	31	7	14	6	53	10	11	8
32	6	12	4	54	9	11	8	32	7	16	2	54	10	15	7
33	6	14	3	55	9	18	0	33	7	18	1	55	10	19	6
34	6	15	10	56	10	1	9	34	7	19	10	56	11	5	7
35	6	17	9	57	10	7	6	35	8	1	9	57	11	11	2
36	7	0	0	58	10	13	7	36	8	3	8	58	11	17	6
37	7	1	8	59	10	17	8	37	8	5	8	59	12	4	0
38	7	3	10	60	11	7	3	38	8	8	0	60	12	11	0
39	7	6	2	61	11	14	7	39	8	10	4	61	12	18	0
40	7	8	0	62	12	3	8	40	8	12	3	62	13	7	6
41	7	10	8	63	12	13	1	41	8	14	9	63	13	16	9
42	7	13	8	64	13	3	7	42	8	18	0	64	14	7	4
43	7	16	1	65	13	15	4	43	9	0	4	65	14	19	1
44	7	18	5	66	14	9	3	44	9	2	5	66	15	12	4
45	8	0	7	67	15	3	0	45	9	5	3	67	16	6	11
46	8	3	0	68	15	19	8	46	9	7	4	68	17	3	8
47	8	6	9	69	16	18	7	47	9	11	4	69	18	2	10
48	8	9	9	70	18	0	8	48	9	14	0	70	19	4	11
49	8	13	11	71	19	12	2	49	9	18	3	71	20	16	8
50	8	17	0	72	20	16	8	50	10	1	3	72	22	0	10
51	9	0	6	73	21	15	2	51	10	4	8	73	22	19	0

A T A B L E,

24 NEW METHOD FOR VALUING

A T A B L E,

Shewing the ANNUITANT how much per annum 100l.
is WORTH,
upon the following ages of life.

Years Age	At 6 per Cent.						Years Age	At 7 per Cent.							
	l.	s.	d.	Years Age	l.	s.		d.	Years Age	l.	s.	d.			
30	8	17	4	52	11	13	6	30	10	3	4	52	13	0	0
31	8	19	7	53	11	17	0	31	10	5	11	53	13	3	6
32	9	1	4	54	12	0	10	32	10	7	8	54	13	7	2
33	9	3	3	55	12	4	8	33	10	9	8	55	13	11	0
34	9	5	2	56	12	10	9	34	10	11	6	56	13	17	3
35	9	7	1	57	12	16	5	35	10	13	7	57	14	2	6
36	9	9	1	58	13	2	10	36	10	15	5	58	14	8	9
37	9	10	11	59	13	9	2	37	10	17	6	59	14	15	2
38	9	13	6	60	13	15	8	38	11	0	0	60	15	1	0
39	9	15	10	61	14	3	4	39	11	2	2	61	15	8	0
40	9	17	11	62	14	12	4	40	11	5	6	62	15	18	5
41	10	0	5	63	15	2	10	41	11	7	2	63	16	7	10
42	10	3	7	64	15	12	4	42	11	10	6	64	16	18	3
43	10	6	3	65	16	3	1	43	11	12	11	65	17	9	10
44	10	8	4	66	16	17	2	44	11	15	2	66	18	2	10
45	10	10	10	67	17	11	10	45	11	17	11	67	18	17	9
46	10	12	10	68	18	8	4	46	11	19	6	68	19	15	9
47	10	16	8	69	19	7	0	47	12	3	0	69	20	13	5
48	11	1	11	70	20	9	9	48	12	6	2	70	21	15	11
49	11	4	9	71	21	3	2	49	12	9	9	71	22	18	6
50	11	7	0	72	23	6	6	50	12	12	9	72	24	12	5
51	11	10	3	73	24	3	10	51	12	16	0	73	25	9	0

A T A B L E,

ANNUITIES UPON LIVES. 25

A T A B L E,

Shewing the ANNUITANT how much per annum 100l.
is WORTH,

upon the following ages of life.

At 8 per cent.

Years Age	l.	s.	d.	Years Age	l.	s.	d.
30	11	10	2	52	14	7	8
31	11	13	0	53	14	11	0
32	11	15	0	54	14	14	6
33	11	17	0	55	14	17	0
34	11	18	5	56	15	3	2
35	12	0	9	57	15	9	4
36	12	2	9	58	15	15	10
37	12	4	10	59	16	2	4
38	12	7	5	60	16	8	11
39	12	10	0	61	16	17	7
40	12	12	0	62	17	5	2
41	12	14	9	63	17	15	2
42	12	18	0	64	18	5	0
43	13	0	7	65	18	16	5
44	13	3	0	66	19	9	4
45	13	5	2	67	20	4	0
46	13	8	2	68	21	1	0
47	13	11	11	69	22	0	0
48	13	14	0	70	23	2	6
49	13	18	5	71	24	15	4
50	14	1	5	72	25	18	10
51	14	4	8	73	26	14	6

E

EXAMPLE

E X A M P L E

OF THE USE OF THE FOREGOING TABLES.

A person aged 43, having 100*l.* and being in no way to improve the same, and finding at the rate of interest, it will bring in no more than 5*l.* a year; and rather than let it lie out at that rate, would willingly sink the 100*l.* in an annuity upon life. The query is, what annuity the 100*l.* is worth upon life of age 43, when the rate of interest is 5 per cent. To answer this question:

First, look for the table at the rate of interest, viz. 5 per cent. and in the same table for the age 43, and the sum annexed to it on the same line towards the right hand, is 9*l.* 0*s.* 4*d.* which is the annuity that 100*l.* is worth upon the life of an annuitant, aged 43.

If money goes at 6 per cent. interest, then 100*l.* will be worth 10*l.* 6*s.* 3*d.* a year, during the life of one aged 43 years.

Or, if the rate of interest is 4 per cent. then 100*l.* is worth but 7*l.* 16*s.* 1*d.* a year during the life of the same age, 43 years.

Now I shall proceed to the next necessary work, that is to say, if the buyer receives the aforesaid annuities for 100*l.* sunk upon life, it will be convenient for to know how many years the annuitant must live before he can receive the value of the 100*l.* that shall be so sunk upon life, which may be seen in the following tables.

T H E

THE FOLLOWING
T A B L E S
S H E W H O W M A N Y
YEARS THE ANNUITANT MUST LIVE,
TO RECEIVE THE
V A L U E o f 100l. S U N K,
If he receives an ANNUITY equivalent to the
V A L U E O F H I S C H A N C E
Of living to the extremity of the common
age of the oldest life,
Reckoning interest for his money, either at
4, 5, 6, 7 or 8 per cent. per ann.

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ANNUITIES UPON LIVES. 29

A T A B L E,

Shewing how long an ANNUITANT must live to receive
the VALUE of 100l. funk,

according to the chances of life.

Years Age	At 4 per Cent.								Years Age	At 5 per Cent.							
	Years		Months			Years Age		Months			Years		Months				
	Years	Months	Years	Months		Years	Months	Years			Months						
30	25	0	0	0	52	15	0	0	30	22	0	0	52	14	0	0	
31	24	0	0	0	53	14	0	0	31	21	0	0	53	14	0	0	
32	24	0	0	0	54	14	0	0	32	21	0	0	54	13	0	0	
33	23	0	0	0	55	14	0	0	33	21	0	0	55	13	0	0	
34	23	0	0	0	56	13	0	0	34	20	0	0	56	12	0	0	
35	22	0	0	0	57	13	0	0	35	20	0	0	57	12	0	0	
36	22	0	0	0	58	12	0	0	36	20	0	0	58	12	0	0	
37	21	0	0	0	59	12	0	0	37	19	0	0	59	11	0	0	
38	21	0	0	0	60	11	0	0	38	19	0	0	60	11	0	0	
39	20	0	0	0	61	11	0	0	39	19	0	0	61	11	0	0	
40	20	0	0	0	62	11	0	0	40	18	0	0	62	10	0	0	
41	20	0	0	0	63	10	0	0	41	18	0	0	63	10	0	0	
42	19	0	0	0	64	10	0	0	42	17	0	0	64	9	0	0	
43	19	0	0	0	65	9	0	0	43	17	0	0	65	9	0	0	
44	18	0	0	0	66	9	0	0	44	17	0	0	66	8	0	0	
45	18	0	0	0	67	8	0	0	45	16	0	0	67	8	0	0	
46	17	0	0	0	68	8	0	0	46	16	0	0	68	8	0	0	
47	17	0	0	0	69	7	0	0	47	16	0	0	69	7	0	0	
48	17	0	0	0	70	7	0	0	48	16	0	0	70	7	0	0	
49	16	0	0	0	71	7	0	0	49	15	0	0	71	6	0	0	
50	16	0	0	0	72	6	0	0	50	15	0	0	72	6	0	0	
51	15	0	0	0	73	5	0	0	51	14	0	0	73	5	0	0	

A T A B L E,

30 NEW METHOD FOR VALUING

A T A B L E,

Shewing how long an ANNUITANT must live to receive
the VALUE of 100l. funk,

according to the chances of life.

At 6 per Cent.							At 7 per Cent.						
Years Age	Years	Months	Years Age	Years	Months		Years Age	Years	Months	Years Age	Years	Months	
30	20	0	52	13	0	0	30	18	0	52	12	0	0
31	19	0	53	13	0	0	31	17	0	53	12	0	0
32	19	0	54	12	0	0	32	17	0	54	11	0	0
33	19	0	55	12	0	0	33	17	0	55	11	0	0
34	18	0	56	12	0	0	34	17	0	56	11	0	0
35	18	0	57	11	0	0	35	16	0	57	11	0	0
36	18	0	58	11	0	0	36	16	0	58	10	0	0
37	17	0	59	11	0	0	37	16	0	59	10	0	0
38	17	0	60	11	0	0	38	15	0	60	10	0	0
39	17	0	61	10	0	0	39	15	0	61	9	0	0
40	16	0	62	10	0	0	40	15	0	62	9	0	0
41	16	0	63	10	0	0	41	15	0	63	9	0	0
42	16	0	64	9	0	0	42	14	0	64	8	0	0
43	15	0	65	9	0	0	43	14	0	65	8	0	0
44	15	0	66	8	0	0	44	14	0	66	8	0	0
45	15	0	67	8	0	0	45	14	0	67	7	0	0
46	15	0	68	7	0	0	46	13	0	68	7	0	0
47	14	0	69	7	0	0	47	13	0	69	7	0	0
48	14	0	70	7	0	0	48	13	0	70	6	0	0
49	14	0	71	6	0	0	49	13	0	71	6	0	0
50	13	0	72	6	0	0	50	13	0	72	5	0	0
51	13	0	73	5	0	0	51	12	0	73	5	0	0

A T A B L E,

ANNUITIES UPON LIVES. 31

A T A B L E,

Shewing how long an ANNUITANT must live to receive
the VALUE of 100l. funk,

according to the chances of life.

At 8 per Cent.

Ages	Years	Months		Ages	Years	Months	
30	16	0	0	52	11	0	0
31	15	0	0	53	11	0	0
32	15	0	0	54	11	0	0
33	15	0	0	55	11	0	0
34	15	0	0	56	10	0	0
35	15	0	0	57	10	0	0
36	14	0	0	58	10	0	0
37	14	0	0	59	9	0	0
38	14	0	0	60	9	0	0
39	14	0	0	61	9	0	0
40	14	0	0	62	9	0	0
41	13	0	0	63	8	0	0
42	13	0	0	64	8	0	0
43	13	0	0	65	8	0	0
44	13	0	0	66	7	0	0
45	13	0	0	67	7	0	0
46	12	0	0	68	7	0	0
47	12	0	0	69	6	0	0
48	12	0	0	70	6	0	0
49	12	0	0	71	6	0	0
50	11	0	0	72	5	0	0
51	11	0	0	73	5	0	0

T H E

THE USE OF THE FOREGOING TABLES.

A person aged 38, having a desire to buy an annuity, and the feller agrees to let him have 8l. 8s. per annum, during his natural life, for 100l. now the buyer being sensible of his own infirm state of health, and the effect it has had in his family, labouring under a notion it may have the same upon himself; to the shortening of his life; therefore would know how many years he must live if he receives the said annuity, to have the value of his 100l. sunk, reckoning interest at the rate of 5 per cent.

In order to know the same, he looks into the table, at 5 per cent. for his age, and there he finds 19 years, which is the number of years he must receive his annuity of 8l. 8s. before he can receive the value of the 100l. sunk, if his money is valued at 5 per cent. interest.

The months, and parts of months, are omitted as needless, the years being near enough to answer the use, being only designed to shew the buyer the length of the lease he must wear out before he can receive the value of the money sunk; also the Number of years the feller supposes a life to be extinguished

tinguished in. But for those who would know the time, to a critical exactness of months, &c. there are tables will serve for the purpose in the following pages, viz. that for valuing of leaseholds for any certain term of years, and also the other table, for valuing of fines and repairs. The next thing I shall exhibit, will be the value of the buyers and sellers chances.

*The VALUE of the buyers and sellers CHANCES,
according to my foregoing calculations, when money
yields 5 per cent. interest.*

If age 26 receives 7l. a year upon life, for 100l. funk, supposing the annuitant to be healthy and well; out of 14 buyers, there live but 9 to receive the value of the money funk; herein the seller has not quite 5 chances to the buyer's 3.

If 8l. a year is given upon the life of age 34, for 100l. then out of 9 buyers there are but 6 lives to receive the value of the money funk; herein the seller has just 3 chances to 2.

F

If

If 9l. a year is given upon the life of age 43, for 100l. then out of 27 buyers there are but 17 lives to receive the value of the money funk; herein the feller has more than 3 chances to 2.

If 10l. a year is given upon the life of age 50, for 100l. then out of 34 buyers there are but 19 lives to receive the value of the money funk; herein the feller has a greater chance than for age 43.

If 11l. a year is given upon the life of age 53, for 100l. the feller has much the same chance as for age 50.

If 12l. a year is given upon the life of age 59, for 100l. the feller has much the same chance as for age 50.

THE SAME ANOTHER WAY.

Supposing the common practices are to give 7, 8, 9, and 10l. a year for life upon any age, from 40 to 50, for 100l. when money yields an interest of 5 per cent. and for brevity sake, will suppose the said annuities are given upon the life of age 46, then the chances are as follow:

If 7l. a year be given, then the feller has about	} 12 chances to the buyer's 5.	
If 8l. ditto		9 ditto
If 9l. ditto		7 ditto
If 10l. ditto		4 ditto

T H E

THE FOLLOWING

T A B L E S

SHEW AT SIGHT HOW MANY

YEARS, MONTHS, AND 8th PARTS OF A MONTH'S
• PURCHASE

LEASEHOLD ESTATES ARE WORTH

FOR ANY NUMBER OF YEARS UNDER 100,

At 3, 4, 5, 6, 7, 8, 9, and 10 per cent. per. ann.

ANNUITIES UPON LIVES

THE ASSURANCE COMPANY

T. A. H. E. S.

NEW YORK

THE ASSURANCE COMPANY
FOR CHASE

THE ASSURANCE COMPANY
AND WORTH

THE ASSURANCE COMPANY
OF THE STATE OF NEW YORK

THE ASSURANCE COMPANY
OF THE STATE OF NEW YORK

THE ASSURANCE COMPANY

ANNUITIES UPON LIVES. 37

AT 3 PER CENT. PER ANNUM.
THE VALUE OF LEASEHOLDS,
for any certain number of years.

Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part
1	0	11	5	26	17	10	0	51	25	7	6	76	29	3	6
2	1	10	7	27	18	4	0	52	25	10	1	77	29	4	6
3	2	9	7	28	18	9	1	53	26	0	4	78	29	5	7
4	3	8	4	29	19	2	2	54	26	2	7	79	29	7	0
5	4	7	0	30	19	7	2	55	26	5	0	80	29	8	0
6	5	5	0	31	19	11	7	56	26	7	2	81	29	9	1
7	6	2	6	32	20	4	3	57	26	9	3	82	29	10	1
8	7	0	2	33	20	8	7	58	26	11	3	83	29	11	1
9	7	9	3	34	21	1	0	59	27	1	3	84	30	0	0
10	8	6	3	35	21	5	0	60	27	3	2	85	30	0	7
11	9	3	0	36	21	8	7	61	27	5	1	86	30	1	7
12	9	11	4	37	22	0	5	62	27	7	0	87	30	2	6
13	10	7	6	38	22	4	3	63	27	8	6	88	30	3	5
14	11	3	4	39	22	8	0	64	27	10	4	89	30	4	4
15	11	11	2	40	22	11	4	65	28	0	1	90	30	5	2
16	12	6	6	41	23	2	7	66	28	1	6	91	30	6	0
17	13	2	0	42	23	6	1	67	28	3	3	92	30	6	6
18	13	9	0	43	23	9	3	68	28	4	7	93	30	7	4
19	14	3	7	44	24	0	4	69	28	6	3	94	30	8	1
20	14	10	4	45	24	3	4	70	28	7	6	95	30	8	7
21	15	5	0	46	24	6	3	71	28	9	1	96	30	9	5
22	15	11	2	47	24	9	1	72	28	10	4	97	30	10	1
23	16	5	3	48	25	0	0	73	28	11	7	98	30	10	7
24	16	11	2	49	25	2	4	74	29	1	1	99	30	11	4
25	17	5	0	50	25	5	1	75	29	2	3	fee	33	11	0

A T

AT 4 PER CENT. PER ANNUM.

THE VALUE OF LEASEHOLDS,

for any certain number of years.

Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part
1	0	11	4	26	15	11	7	51	21	7	3	76	23	8	6
2	1	10	5	27	16	4	0	52	21	9	0	77	23	9	3
3	2	9	2	28	16	8	0	53	21	10	4	78	23	10	0
4	3	7	4	29	16	11	6	54	21	11	7	79	23	10	4
5	4	5	3	30	17	3	4	55	22	1	2	80	23	11	0
6	5	2	7	31	17	7	1	56	22	2	5	81	23	11	4
7	6	0	0	32	17	10	4	57	22	3	6	82	23	11	7
8	6	8	6	33	18	1	6	58	22	5	0	83	24	0	3
9	7	5	2	34	18	5	0	59	22	6	2	84	24	0	7
10	8	1	3	35	18	8	0	60	22	7	4	85	24	1	2
11	8	9	1	36	18	10	7	61	22	8	5	86	24	1	5
12	9	4	5	37	19	1	6	62	22	9	5	87	24	2	0
13	9	11	7	38	19	4	4	63	22	10	5	88	24	2	3
14	10	6	6	39	19	7	0	64	22	11	5	89	24	2	6
15	11	1	4	40	19	9	4	65	23	0	4	90	24	3	1
16	11	7	7	41	19	11	7	66	23	1	4	91	24	3	4
17	12	2	0	42	20	2	2	67	23	2	4	92	24	3	7
18	12	9	1	43	20	4	4	68	23	3	1	93	24	4	2
19	13	1	5	44	20	6	5	69	23	4	0	94	24	4	4
20	13	7	0	45	20	8	5	70	23	4	6	95	24	4	6
21	14	0	3	46	20	10	5	71	23	5	1	96	24	5	1
22	14	5	3	47	21	0	4	72	23	6	1	97	24	5	3
23	14	10	3	48	21	2	3	73	23	6	7	98	24	5	5
24	15	3	0	49	21	4	1	74	23	7	4	99	24	6	0
25	15	7	4	50	21	5	7	75	23	8	0	fee	25	0	0

A T

ANNUITIES UPON LIVES. 39

AT 5 PER CENT. PER ANNUM.

THE VALUE OF LEASEHOLDS,

for any certain number of years.

Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part
1	0	11	3	26	14	4	9	51	18	4	1	76	19	6	3
2	1	10	3	27	14	7	4	52	18	5	1	77	19	6	6
3	2	8	6	28	14	10	6	53	18	6	0	78	19	7	0
4	3	6	4	29	15	1	6	54	18	6	7	79	19	7	2
5	4	4	0	30	15	4	4	55	18	7	6	80	19	7	4
6	5	1	0	31	15	7	2	56	18	8	4	81	19	7	6
7	5	8	6	32	15	9	6	57	18	9	2	82	19	8	0
8	6	3	6	33	16	0	1	58	18	10	0	83	19	8	2
9	6	10	3	34	16	2	3	59	18	10	6	84	19	8	4
10	7	8	5	35	16	4	4	60	18	11	3	85	19	8	5
11	8	3	3	36	16	6	5	61	18	11	7	86	19	8	6
12	8	10	3	37	16	8	5	62	19	0	4	87	19	8	7
13	9	4	6	38	16	10	4	63	19	1	1	88	19	9	0
14	9	10	7	39	17	0	2	64	19	1	5	89	19	9	2
15	10	4	5	40	17	2	0	65	19	2	1	90	19	9	3
16	10	10	1	41	17	3	5	66	19	2	5	91	19	9	4
17	11	3	3	42	17	5	1	67	19	3	1	92	19	9	5
18	11	8	3	43	17	6	3	68	19	3	4	93	19	9	6
19	12	1	1	44	17	8	0	69	19	3	7	94	19	9	7
20	12	5	5	45	17	9	3	70	19	4	3	95	19	10	0
21	12	9	7	46	17	10	5	71	19	4	6	96	19	10	1
22	13	2	0	47	17	11	7	72	19	5	1	97	19	10	2
23	13	5	7	48	18	1	0	73	19	5	4	98	19	10	3
24	13	9	5	49	18	2	1	74	19	5	7	99	19	10	4
25	14	1	2	50	18	3	1	75	19	6	1	fee	20	0	0

A T

NEW METHOD FOR VALUING

AT 6 PER CENT. PER ANNUM.

THE VALUE OF LEASEHOLDS,

for any certain number of years.

Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part
1	0	11	3	26	13	0	1	51	15	9	7	76	16	5	6				
2	1	10	0	27	13	2	5	52	15	10	4	77	16	5	7				
3	2	8	1	28	13	4	7	53	15	11	0	78	16	6	0				
4	3	5	4	29	13	7	1	54	15	11	4	79	16	6	1				
5	4	2	5	30	13	9	2	55	15	11	7	80	16	6	2				
6	4	10	0	31	13	11	2	56	16	0	4	81	16	6	3				
7	5	7	0	32	14	1	0	57	16	0	7	82	16	6	4				
8	6	2	4	33	14	2	6	58	16	1	2	83	16	6	4				
9	6	9	5	34	14	4	4	59	16	1	5	84	16	6	5				
10	7	4	3	35	14	6	0	60	16	2	0	85	16	6	6				
11	7	10	5	36	14	7	5	61	16	2	3	86	16	6	6				
12	8	4	5	37	14	8	7	62	16	2	5	87	16	6	7				
13	8	10	3	38	14	10	2	63	16	3	0	88	16	6	7				
14	9	3	5	39	14	11	4	64	16	3	2	89	16	6	7				
15	9	8	5	40	15	0	4	65	16	3	6	90	16	6	7				
16	10	1	3	41	15	1	6	66	16	4	0	91	16	7	0				
17	10	5	7	42	15	2	6	67	16	4	2	92	16	7	1				
18	10	10	0	43	15	3	6	68	16	4	4	93	16	7	1				
19	11	2	0	44	15	4	5	69	16	4	6	94	16	7	2				
20	11	5	6	45	15	5	4	70	16	5	0	95	16	7	2				
21	11	9	2	46	15	6	3	71	16	5	1	96	16	7	2				
22	12	0	4	47	15	7	1	72	16	5	2	97	16	7	3				
23	12	3	5	48	15	7	7	73	16	5	3	98	16	7	3				
24	12	6	5	49	15	8	5	74	16	5	4	99	16	7	3				
25	12	9	4	50	15	9	2	75	16	5	5	fee	16	7	3				

A T

ANNUITIES UPON LIVES.

41

AT 7 PER CENT. PER ANNUM.

THE VALUE OF LEASEHOLDS,

for any certain number of years.

Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part
1	0	11	2	26	11	10	0	51	13	10	0	76	14	2	3
2	1	9	5	27	11	11	7	52	13	10	3	77	14	2	4
3	2	7	4	28	12	1	6	53	13	10	6	78	14	2	4
4	3	4	6	29	12	3	3	54	13	11	0	79	14	2	5
5	4	1	2	30	12	5	0	55	13	11	3	80	14	2	5
6	4	9	2	31	12	6	5	56	13	11	5	81	14	2	6
7	5	4	6	32	12	7	7	57	13	11	7	82	14	2	6
8	5	11	6	33	12	9	1	58	14	0	1	83	14	2	6
9	6	6	2	34	12	10	2	59	14	0	3	84	14	2	6
10	7	0	3	35	12	11	3	60	14	0	4	85	14	2	7
11	7	6	0	36	13	0	4	61	14	0	6	86	14	2	7
12	7	11	3	37	13	1	4	62	14	0	7	87	14	2	7
13	8	4	3	38	13	2	3	63	14	1	0	88	14	2	7
14	8	9	0	39	13	3	2	64	14	1	2	89	14	2	7
15	9	1	3	40	13	4	0	65	14	1	3	90	14	3	0
16	9	5	3	41	13	4	7	66	14	1	4	91	14	3	0
17	9	9	2	42	13	5	4	67	14	1	5	92	14	3	0
18	10	0	6	43	13	6	3	68	14	1	6	93	14	3	0
19	10	4	1	44	13	6	6	69	14	1	7	94	14	3	0
20	10	7	2	45	13	7	3	70	14	2	0	95	14	3	0
21	10	10	1	46	13	7	7	71	14	2	0	96	14	3	1
22	11	0	6	47	13	8	3	72	14	2	1	97	14	3	1
23	11	3	3	48	13	8	7	73	14	2	2	98	14	3	1
24	11	5	6	49	13	9	2	74	14	2	2	99	14	3	1
25	11	7	7	50	13	9	5	75	14	2	3	fee	14	2	0

G

A T

NEW METHOD FOR VALUING

AT 8 PER CENT. PER ANNUM.

THE VALUE OF LEASEHOLDS,

for any certain number of years.

Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part
1	0	11	0	26	10	9	6	51	12	3	1	76	12	5	5
2	1	9	3	27	10	11	2	52	12	3	3	77	12	5	5
3	2	6	7	28	11	0	5	53	12	3	4	78	12	5	5
4	3	3	6	29	11	2	0	54	12	3	5	79	12	5	5
5	4	0	0	30	11	3	1	55	12	3	6	80	12	5	5
6	4	7	4	31	11	4	2	56	12	3	7	81	12	5	6
7	5	2	4	32	11	5	2	57	12	4	1	82	12	5	6
8	5	9	0	33	11	6	2	58	12	4	3	83	12	5	6
9	6	3	0	34	11	7	1	59	12	4	4	84	12	5	7
10	6	8	4	35	11	7	7	60	12	4	5	85	12	5	7
11	7	1	6	36	11	8	5	61	12	4	6	86	12	5	7
12	7	6	4	37	11	9	3	62	12	4	7	87	12	5	7
13	7	10	7	38	11	10	0	63	12	4	7	88	12	5	7
14	8	3	0	39	11	10	5	64	12	4	7	89	12	5	7
15	8	6	6	40	11	11	1	65	12	4	7	90	12	5	7
16	8	10	2	41	11	11	6	66	12	5	1	91	12	5	7
17	9	1	4	42	12	0	1	67	12	5	1	92	12	5	7
18	9	4	4	43	12	0	5	68	12	5	2	93	12	5	7
19	9	7	3	44	12	1	0	69	12	5	3	94	12	5	7
20	9	9	7	45	12	1	3	70	12	5	3	95	12	5	7
21	10	0	2	46	12	1	6	71	12	5	3	96	12	5	7
22	10	2	4	47	12	2	0	72	12	5	3	97	12	5	7
23	10	4	4	48	12	2	3	73	12	5	3	98	12	5	7
24	10	6	3	49	12	2	5	74	12	5	4	99	12	5	7
25	10	8	1	50	12	2	7	75	12	5	5	fee	12	$\frac{1}{2}$	0

A T

ANNUITIES UPON LIVES.

43

AT 9 PER CENT. PER ANNUM.

THE VALUE OF LEASEHOLDS,

for any certain number of years.

Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part
1	0	11	0	26	9	11	2	51	10	11	5	76	11	1	0
2	1	9	1	27	10	0	3	52	10	11	6	77	11	1	0
3	2	6	3	28	10	1	4	53	10	11	7	78	11	1	0
4	3	3	0	29	10	2	4	54	10	11	7	79	11	1	1
5	3	10	7	30	10	3	3	55	11	0	0	80	11	1	1
6	4	5	7	31	10	4	1	56	11	0	1	81	11	1	1
7	5	0	4	32	10	4	7	57	11	0	2	82	11	1	1
8	5	6	4	33	10	5	5	58	11	0	2	83	11	1	1
9	5	11	7	34	10	6	2	59	11	0	3	84	11	1	1
10	6	5	1	35	10	6	7	60	11	0	3	85	11	1	1
11	6	9	6	36	10	7	3	61	11	0	4	86	11	1	2
12	7	1	7	37	10	7	7	62	11	0	4	87	11	1	2
13	7	5	7	38	10	8	3	63	11	0	5	88	11	1	2
14	7	9	4	39	10	8	6	64	11	0	5	89	11	1	2
15	8	0	7	40	10	9	1	65	11	0	5	90	11	1	2
16	8	3	7	41	10	9	4	66	11	0	6	91	11	1	2
17	8	6	5	42	10	9	6	67	11	0	6	92	11	1	2
18	8	9	1	43	10	10	0	68	11	0	6	93	11	1	2
19	8	11	4	44	10	10	3	69	11	0	7	94	11	1	2
20	9	1	5	45	10	10	4	70	11	0	7	95	11	1	2
21	9	3	4	46	10	10	6	71	11	0	7	96	11	1	2
22	9	5	3	47	10	11	0	72	11	0	7	97	11	1	2
23	9	7	0	48	10	11	1	73	11	0	7	98	11	1	2
24	9	8	4	49	10	11	2	74	11	1	0	99	11	1	2
25	9	9	7	50	10	11	4	75	11	1	0	fee	11	1	0

A T

NEW METHOD FOR VALUING

AT 10 PER CENT. PER ANNUM.

THE VALUE OF LEASEHOLDS,

for any certain number of years.

Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part	Years in Lease	Years	Months	8th part
1	0	10	7	26	9	2	0	51	9	10	7	76	9	11	5
2	1	8	7	27	9	2	7	52	9	11	0	77	9	11	5
3	2	5	7	28	9	3	6	53	9	11	0	78	9	11	5
4	3	2	0	29	9	4	4	54	9	11	0	79	9	11	5
5	3	9	4	30	9	5	2	55	9	11	1	80	9	11	5
6	4	4	2	31	9	5	7	56	9	11	1	81	9	11	5
7	4	10	4	32	9	6	4	57	9	11	1	82	9	11	5
8	5	4	1	33	9	6	7	58	9	11	2	83	9	11	5
9	5	9	1	34	9	7	3	59	9	11	2	84	9	11	5
10	6	1	6	35	9	7	7	60	9	11	2	85	9	11	5
11	6	5	7	36	9	8	1	61	9	11	3	86	9	11	5
12	6	9	7	37	9	8	4	62	9	11	3	87	9	11	5
13	7	1	2	38	9	8	7	63	9	11	3	88	9	11	5
14	7	4	4	39	9	9	1	64	9	11	3	89	9	11	6
15	7	7	3	40	9	9	3	65	9	11	4	90	9	11	6
16	7	10	0	41	9	9	5	66	9	11	4	91	9	11	6
17	8	0	3	42	9	9	7	67	9	11	4	92	9	11	6
18	8	2	4	43	9	10	0	68	9	11	4	93	9	11	6
19	8	4	4	44	9	10	0	69	9	11	4	94	9	11	6
20	8	6	2	45	9	10	0	70	9	11	5	95	9	11	6
21	8	7	7	46	9	10	1	71	9	11	5	96	9	11	6
22	8	0	3	47	9	10	3	72	9	11	5	97	9	11	6
23	8	10	5	48	9	10	4	73	9	11	5	98	9	11	6
24	8	11	7	49	9	10	5	74	9	11	5	99	9	11	6
25	9	1	0	50	9	10	6	75	9	11	5	100	10	00	0

OF VALUING ANNUITIES

UPON TWO OR THREE LIVES, &c.

As questions of this nature cannot be resolved without comparing the value of uncertainties, with the value of certainties, viz. the value of an uncertain life, with the value of annuities or leaseholds upon a certainty; it therefore obliged me, before I could proceed upon this head, to calculate and insert some other tables, as may be seen in the eight foregoing pages, the shewing the value of leasehold estates, or annuities, for any certain number of years, under 100, or the value of freeholds at 3, 4, 5, 6, 7, 8, 9, and 10 per cent. per annum. The 1st, 5th, 9th and 13th columns shew the number of years the annuity is to continue for, and the other columns shew how many years, months, and 8th parts of a month's purchase the said annuities or leases are worth.

VALUING

VALUING ANNUITIES

UPON TWO LIVES.

The value of two lives being given to find the value of an annuity granted during the longest life, or as long as either of them are in being.

First, find out how many years purchase the life of each age is valued at.

Secondly, look in the tables, shewing the value of leaseholds or annuities upon a certainty, for the nearest equivalent sum, to the value of each age.

Thirdly, these sums added together, the total will be the number of years the two lives are valued at together, upon a certainty.

Lastly, look for the number of years both lives are valued at together, in the tables for valuing of leasehold estates or annuities for a certain term of years, and it will shew how many years, months, &c. purchase an annuity upon two lives is worth.

EXAMPLE.

E X A M P L E.

A, aged 51, buys an annuity on his own life, and on the life of B, aged 37 years, and would know how many years purchase this annuity is worth; he valuing his money at the rate of 5 per cent. interest.

In the tables at 5 per cent. is found as follows :

Age 51, is valued at 9 years, 9 months, 2-8ths purchase.
 37, ——— 12 ——— 0 ——— 7-8ths certain.

In the tables shewing the value of leaseholds, or annuities upon a certainty, is found :

That 9 years, 9 months, &c. purchase	}	14 years certain.
is nearly equal to the value of an annuity for —		
And 12 years, &c. is nearly equal to the value of an annuity for —	}	19 ditto.
These added together, shew the two lives are valued at —	}	33 ditto.

Then look in the same table again, for the value of an annuity for 33 years certain, and there it appears, that the value of an annuity for 33 years certain, is worth 16 years and 1-8th months purchase, and is the value of an annuity upon these two lives.

OF VALUING OF YOUNGER AGES.

My intention in the foregoing and following propositions, being to make the practices in valuing annuities upon lives easy to those who have not had opportunity enough to acquire a competent knowledge of arithmetic, so as to make a tolerable advance towards the knowledge of the value of an annuity; I have therefore only laid down some general rules in the second and third pages of this book for valuing of annuities upon the single life of a minor; and here in valuing of such lives, in conjunction with those of mature years, shall wholly conform myself to the customary usages among the dealers in this way, reckoning no more years for the value of a youth, than for those of a middling age, and this is done, it may be presumed, in regard to the many hazards in life, incident to those of younger years, more than is common to those of an advanced age.

THE

ANNUITIES UPON LIVES. 49

THE VALUING OF THREE LIVES.

A, aged 53, buys an annuity upon his own, and upon the life of B, aged 43, and upon the life of C, aged 19, and would know how many years purchase this annuity is worth, he valuing his money at 5 per cent.

He looks in the table at 5 per cent for valuing annuities upon lives, and finds

Age 53, is worth 9 Years, 5 months, 2-8ths purchase.

43, ——— 11 ——— 1 ——— 0 ditto ———

19, ——— 10 ——— 6 (as a minor) purchase.

Then he looks in the table, shewing the value of annuities or leaseholds for any certain numbers of years, for the nearest sum to the years of each life, there finds,

That 9 years, 5 months, &c. purchase, }
is near the value of an annuity for } 13 years certain.

And 11 years, 1 month, &c. — 17 ———

And 10 years, 6 months (the minor) 15 ———

Added together, shew the three lives }
are valued at — — — } 45 years certain.

And the same table shews, that an annuity for 45 years certain, is worth 17 years, 9 months, and 3-8ths purchase, which is the value of an annuity upon the aforesaid three lives.

RULES FOR TAKING IN MORE LIVES.

Supposing each survivor to enjoy the annuity; the senior first, and so in succession to seniority.

To find the value of lives taken in, you must observe the following method, viz.

First, find out the value of an annuity upon all the lives, as well those in *esse*, as those to be taken in the lease.

Secondly, value the annuity upon the life or lives in *esse*, i. e. due in the lease.

And lastly, from the value of all the lives, deduct the value of the life or lives in *esse*, the remainder is the value of the lives taken in. See the following examples.

 THE VALUE OF TAKING IN ONE LIFE

WITH TWO LIVES.

H, aged 57, having an annuity upon his own natural life, and upon the natural life of G, aged 49, to be enjoyed during life of the longest liver; being desirous to have N's life, whose age is 34, put into this annuity, to be enjoyed during life of the longest liver, there-

therefore would know how much he ought to pay for taking in N's life, rating the interest of his money at 5 per cent.

First, must be found out the value of all the lives, as well those in *esse*, as the life to be taken in, viz. the life of

Age 57, is worth 8 years, 7 months, 6-8ths purchase.

49, ——— 10 ——— 1 ——— 0 ———

34, ——— 12 ——— 4 ——— 2 ———

Secondly, find out in the tables for valuing leaseholds upon a certainty, what number of years certain a lease must contain to be worth the years purchase the aforesaid ages are valued at, viz.

8 years, 7 months, &c. purchase is	} 11 yrs. } added together	
the value of a lease certain for		
10 years, 1 month, &c. ditto -		15 yrs.
12 years, 4 months, &c. ditto -	20 yrs.	

Shews the three lives are equal to }
the value of a lease for - } 46 years certain.

The table for valuing of leaseholds, shews that a lease for 46 years certain, is worth 17 years, 10 months, 5-8ths purchase, which is the value of this annuity upon the three lives.

Thirdly,

Thirdly, from the value of the annuity upon the three lives, deduct the value of an annuity upon the lives of ages 57, and 49, being the lives in *esse*, the remainder is the value of taking age 34 into this lease.

Age 57 is valued at 11 years certain	
49 ————— 15 ditto	
	<hr style="width: 100px; margin: 0;"/>

The two lives in *esse* at 26 ditto.

A leasehold for 26 years certain, is worth 14 years, 4 months, 4-8ths purchase, which is the value of the lives in *esse*.

From the value of the	}	17 yrs. 10 mon. 5-8ths purchase
3 lives, viz. —		
Deduct the value of the	}	14 — 4 — 4-8ths
2 lives, viz. —		
		<hr style="width: 100px; margin: 0;"/>

The remainder is the	}	3 yrs. 6 mon. 1-8th purchase.
value, viz. —		
		<hr style="width: 100px; margin: 0;"/>

And 3 years, 6 months, 1-8th purchase, is the value of taking the life of age 34 in.

ANNUITIES UPON LIVES. 53

THE VALUE OF TAKING IN TWO LIVES WITH ONE LIFE.

A, aged 54, is desirous that B, aged 40, and C, aged 32, should, in succession to seniority, enjoy the annuity after his death, therefore is desirous to have both their lives included in the same, valuing his money at 5 per cent. and would know what is the value must be paid for taking these two lives in.

He first values the three joint lives, from which he deducts the value of his own life, the remainder is the value of the sum to be paid. See underneath.

Age 54 is valued at 9 years, 3 mon. 2-8ths purchase

40, ——— 11 ——— 7 ——— 2 ditto

32, ——— 12 ——— 9 ——— 4 ditto

A N D,

9 years, 3 months, purchase, &c. }
is near the value of a lease for } 13 years certain

11 ——— 7 ——— &c. ditto } 18 ditto

12 ——— 9 ——— &c. ditto } 21 ditto

The years certain added together, }
shew the 3 lives are worth } 52 years certain.

Now

Now a lease of an estate for 52 years certain, is worth 18 years, 5 months, 1-8th purchase, which is the value of this annuity upon the 3 lives.

From the value of these three lives, subtract the value of his own life, viz.

From the value of the 3 joint lives, viz.	}	18 yrs. 5 mon. 1-8th pur.
Subtract for the value of his own life, age 54		
	}	9 — 3 — &c. ditto.
<hr/>		
The remainder is the value for taking in the 2 lives	}	9 yrs. 2 months pur.
<hr/>		

REVERSION OF LIVES.

A gentleman buys a freehold valued at $24\frac{1}{2}$ years purchase, in reversion of three lives, aged 56, 43, and 32, to know the value of this purchase, reckoning the money at 5 per cent.

From the value of the estate deduct the value of the 3 lives, the remainder will be the value of this purchase.

Age

ANNUITIES UPON LIVES. 55

Age 56, is worth 8 years, 10 months, 3-8ths purchase.

43, ——— 11 ——— 1 ——— ———

32, ——— 12 ——— 9 ——— 4-8ths ditto.

8 years, 10 mon. purchase, is the value } 12 yrs. certain.
of a lease for — — —

11 years, 1 mon. purchase, is near, ditto, 17 ditto

12 years, 9 months, ditto, — 21 ditto

Added, shews the value of the 3 lives } 50 yrs. certain.
are the value of a lease for — — —

A leasehold estate for 50 years certain and to come, is worth 18 years, 3 months purchase, which is the value of the 3 lives.

From - - 24 yrs. 9 mon. pur. is the value of the estate.

Subtract - 18 — 3 mon. pur, the value of the 3 lives,

The remainder 6 — 6 mon. pur. is the value of the reversion, and is what the gentleman ought to pay for the same.

AN ANNUITY FOR 99 YEARS

IN REVERSION OF ONE LIFE.

A would buy a long annuity for 99 years, valued at $22\frac{1}{4}$ purchase, in reversion of B's natural life, aged 49 years, to make 5 per cent. of his money.

From

56 NEW METHOD FOR VALUING

From 22 yrs. 3 mon. pur. being the value of the annuity
 Subtract 10 yrs. 1 mon. being the value of B's life.

Remains 12 yrs. 2 mon. purchase, which is the value of this
 annuity in reversion of the said B's life.

THE VALUE OF ESTATES IN EXPECTATION,
and are to come only in cases of survivorship.

AN INSTANCE IN THE MERCER'S COMPANY.

Aged 47, puts in the Mercer's Company
 100l. for the benefit of his wife, aged 43,
 for her to receive 20l. a year during her na-
 tural life, commencing on the day of her
 husband's death, if the wife should be the
 longest liv'd; but if the wife dies first, the
 100l. is lost for ever. To know the value of
 this 20l. a year in expectation, at 5 per cent.
 interest.

R U L E.

From the value of the husband's and wife's
 joint lives deduct the value of the husband's
 life, the remainder is the value of the annui-
 ty in expectation.

Aged 47, is valued at 10 years 5 mon. 3-8ths purchase.
 43, ————— 11 ——— 1 ——— ——— ———

And

And 10 yrs. 5 mon. purchase, is about } 15 years certain.
the value of a lease for

And 11 yrs. 1 mon. purchase, is near dit. 17 ditto.

The husband's and wife's joint lives } 32 ditto.
are about the value of a lease for

A leasehold estate for 32 years certain to come, is worth 15 years, 9 months purchase, and is the value of the husband and wife's joint lives.

From — 15 yrs. 9 mon. pur. the value of the husband and wife's joint lives,

Deduct — 10 yrs. 5 mon. purchase, being the value of the husband's life,

The remainder 5 yrs. 4 mon. purchase, is the value of 20l. a year in expectation.

Or it comes to in money, at 5 per cent. 106l. 13s. 4d.

Or, at 6 per cent. to - - - 97 10 0

And the Company has near 2 chances to 1 on their side, if the wife will ever enjoy the said annuity, if the husband's age is 47, and the wife's 43.

THE VALUE OF A CHURCH BENEFICE
IN REVERSION.

A gentleman having a son at the University, age 23, who has taken up his degrees at the college for a clergyman, would therefore provide him a benefice, and to be as secure as possible, would buy one of any person who has the right of presentation, to know the value of such expectation, supposing the incumbent, aged 68, and money 6 per cent.

From the value of both lives jointly, deduct the value of the incumbent's life, the remainder is the value of the purchase.

Age 68, is worth 5 yrs. 5 mon. pur. or 7 yrs. certain.

23, ——— 9 — 5 ——— 14 ditto.

The value of both lives is equal to } 21 ditto, and is
a lease for — — — } — worth 11 yrs.
9 mon. purchase.

From the value of both lives, viz. 11 yrs. 9 mon. pur.

Deduct the value of incumbent's life 5 ——— 5 ditto.

The remainder — 6 ——— 4 ditto, is
the value of the benefice in reversion.

T H E

THE SEVEN FOLLOWING

T A B L E S

SHEW AT SIGHT HOW MUCH

ONE HUNDRED POUNDS IS WORTH,

BEING LAID OUT ON

FINES AND REPAIRS

UPON

LEASEHOLDS, OR LEASEHOLD ESTATES

FOR ANY TERM OF YEARS;

The purchaser's right to the lease becoming void at
the expiration of any limited number of years,

VALUING THE MONEY SUNK

At 4, 5, 6, 7, 8, 9, and 10 per cent. per. ann.

ANNUITIES UPON LIVES

THE NEW YORK

T. A. B. L. S.

NEW YORK, 1871

OLD FASHIONED BOUNDS IS WORTH

THE NEW

THIRD AND SEVENTH

1871

THE NEW YORK

NEW YORK, 1871

THE NEW YORK

THE NEW YORK

THE NEW YORK

THE NEW YORK

ANNUITIES UPON LIVES.

61

TO SINK ONE HUNDRED POUNDS,

it shews how much a year it is worth,

AT 4 PER CENT. PER ANNUM.

Years	per annum.			Years	per ann.			Years	per ann.			Years	per ann.		
	l.	s.	d.		l.	s.	d.		l.	s.	d.		l.	s.	d.
1	104	0	0	26	6	5	1 $\frac{3}{4}$	51	4	12	6 $\frac{1}{2}$	76	4	4	3 $\frac{3}{4}$
2	53	5	3 $\frac{1}{4}$	27	6	2	6	52	4	12	0	77	4	4	1 $\frac{1}{2}$
3	36	0	8 $\frac{3}{4}$	28	6	0	0	53	4	11	5 $\frac{1}{2}$	78	4	3	11 $\frac{1}{2}$
4	27	11	0	29	5	17	9 $\frac{1}{2}$	54	4	10	11 $\frac{1}{2}$	79	4	3	10
5	22	11	3 $\frac{3}{4}$	30	5	15	8 $\frac{1}{4}$	55	4	10	5 $\frac{3}{4}$	80	4	3	8
6	19	1	6 $\frac{1}{4}$	31	5	13	9	56	4	10	0	81	4	3	6 $\frac{1}{4}$
7	16	13	2 $\frac{1}{4}$	32	5	11	11	57	4	9	7	82	4	3	4 $\frac{1}{2}$
8	14	17	1	33	5	10	2 $\frac{1}{2}$	58	4	9	2	83	4	3	2 $\frac{3}{4}$
9	13	9	0	34	5	8	8	59	4	8	9 $\frac{1}{2}$	84	4	3	1 $\frac{1}{4}$
10	12	6	7 $\frac{1}{4}$	35	5	7	2	60	4	8	5	85	4	3	0
11	11	8	3 $\frac{3}{4}$	36	5	5	9 $\frac{1}{2}$	61	4	8	0 $\frac{1}{2}$	86	4	2	10 $\frac{1}{2}$
12	10	11	1 $\frac{1}{4}$	37	5	4	6	62	4	7	9	87	4	2	9 $\frac{1}{4}$
13	10	0	3 $\frac{1}{2}$	38	5	3	3	63	4	7	5 $\frac{1}{2}$	88	4	2	8
14	9	9	2	39	5	2	1 $\frac{1}{2}$	64	4	7	1	89	4	2	6 $\frac{3}{4}$
15	8	19	11	40	5	1	0 $\frac{1}{2}$	65	4	6	9 $\frac{3}{4}$	90	4	2	5 $\frac{1}{2}$
16	8	11	8	41	5	0	0 $\frac{1}{4}$	66	4	6	6 $\frac{1}{4}$	91	4	2	4 $\frac{1}{4}$
17	8	4	5	42	4	19	1	67	4	6	3	92	4	2	3
18	7	18	0	43	4	18	2	68	4	6	0	93	4	2	1 $\frac{1}{2}$
19	7	12	3 $\frac{1}{2}$	44	4	17	4 $\frac{3}{4}$	69	4	5	9	94	4	2	0 $\frac{1}{2}$
20	7	7	2	45	4	16	6 $\frac{1}{2}$	70	4	5	6	95	4	1	11 $\frac{1}{2}$
21	7	2	7	46	4	15	9 $\frac{3}{4}$	71	4	5	3 $\frac{1}{2}$	96	4	1	10 $\frac{3}{4}$
22	6	18	5	47	4	15	0 $\frac{1}{2}$	72	4	5	0 $\frac{1}{2}$	97	4	1	10
23	6	14	7 $\frac{3}{4}$	48	4	14	4 $\frac{1}{2}$	73	4	4	10 $\frac{1}{2}$	98	4	1	9 $\frac{1}{4}$
24	6	11	2 $\frac{1}{4}$	49	4	13	7 $\frac{1}{2}$	74	4	4	8 $\frac{1}{4}$	99	4	1	8 $\frac{1}{2}$
25	6	8	2	50	4	13	1 $\frac{1}{2}$	75	4	4	6	fee	4	0	0

TO

TO SINK ONE HUNDRED POUNDS,

it shews how much a year it is worth,

AT 5 PER CENT. PER ANNUM.

Years	per annum.			Years	per ann.			Years	per ann.			Years	per ann.		
	l.	s.	d.		l.	s.	d.		l.	s.	d.		l.	s.	d.
1	105	0	0	26	6	19	1½	51	5	9	0½	76	5	2	6
2	53	15	9	27	6	16	7	52	5	8	7	77	5	2	4¾
3	36	14	5	28	6	14	3	53	5	8	1½	78	5	2	3¾
4	28	4	5	29	6	12	1	54	5	7	9	79	5	2	2
5	23	1	11½	30	6	10	1¼	55	5	7	4	80	5	2	0½
6	19	14	0½	31	6	8	3¼	56	5	6	11¾	81	5	1	11½
7	17	5	8	32	6	6	7	57	5	6	7¼	82	5	1	10½
8	15	9	5½	33	6	5	0	58	5	6	3	83	5	1	9½
9	14	1	4½	34	6	3	6	59	5	5	11¼	84	5	1	8½
10	12	19	0	35	6	2	1¾	60	5	5	7¾	85	5	1	7½
11	12	0	9¼	36	6	0	10¾	61	5	5	4½	86	5	1	6¼
12	11	5	8	37	5	19	8½	62	5	5	1	87	5	1	5½
13	10	12	11	38	5	18	7	63	5	4	10¼	88	5	1	4¾
14	10	2	0½	39	5	17	6	64	5	4	7¼	89	5	1	3¾
15	9	12	8¼	40	5	16	6½	65	5	4	4¼	90	5	1	3
16	9	4	6¼	41	5	15	8	66	5	4	2	91	5	1	2¼
17	8	17	4¾	42	5	14	9½	67	5	3	11¼	92	5	1	1½
18	8	11	1	43	5	14	0	68	5	3	9	93	5	1	1
19	8	5	6	44	5	13	2½	69	5	3	7	94	5	1	0
20	8	0	6	45	5	12	6	70	5	3	4¾	95	5	0	11¾
21	7	15	1¼	46	5	11	10½	71	5	3	2¾	96	5	0	11½
22	7	11	1½	47	5	11	2½	72	5	3	0¾	97	5	0	11
23	7	8	3¼	48	5	10	7½	73	5	2	11	98	5	0	10½
24	7	4	1½	49	5	10	0½	74	5	2	9¼	99	5	0	10
25	7	1	1¼	50	5	9	6½	75	5	2	8	fee	5	0	0

T O

ANNUITIES UPON LIVES. 63

TO SINK ONE HUNDRED POUNDS,

it shews how much a year it is worth,

AT 6 PER CENT. PER ANNUM.

Years	per annum.			Years	per ann.			Years	per ann.			Years	per ann.		
	l.	s.	d.		l.	s.	d.		l.	s.	d.		l.	s.	d.
1	106	0	0	26	7	14	0	51	6	6	5 $\frac{1}{4}$	76	6	1	5 $\frac{1}{2}$
2	54	10	10 $\frac{3}{4}$	27	7	11	5	52	6	6	0 $\frac{3}{4}$	77	6	1	4 $\frac{3}{4}$
3	37	8	2 $\frac{3}{4}$	28	7	9	2 $\frac{1}{4}$	53	6	5	8 $\frac{3}{4}$	78	6	1	3 $\frac{3}{4}$
4	28	17	2 $\frac{1}{4}$	29	7	7	2	54	6	5	4 $\frac{1}{2}$	79	6	1	2 $\frac{1}{2}$
5	23	14	9 $\frac{3}{4}$	30	7	5	3 $\frac{3}{4}$	55	6	5	0 $\frac{1}{2}$	80	6	1	1 $\frac{1}{2}$
6	20	6	9	31	7	3	7 $\frac{1}{4}$	56	6	4	9 $\frac{1}{4}$	81	6	1	0 $\frac{3}{4}$
7	17	18	3 $\frac{1}{4}$	32	7	2	0	57	6	4	5 $\frac{3}{4}$	82	6	1	0 $\frac{1}{4}$
8	16	2	0 $\frac{3}{4}$	33	7	0	6 $\frac{3}{4}$	58	6	4	2 $\frac{1}{2}$	83	6	0	11 $\frac{1}{4}$
9	14	14	0 $\frac{1}{2}$	34	6	19	2 $\frac{1}{2}$	59	6	3	11 $\frac{3}{4}$	84	6	0	11
10	13	11	9	35	6	17	11 $\frac{3}{4}$	60	6	3	9	85	6	0	10 $\frac{1}{2}$
11	12	13	7 $\frac{1}{4}$	36	6	16	9 $\frac{3}{4}$	61	6	3	6	86	6	0	9 $\frac{3}{4}$
12	11	18	6 $\frac{3}{4}$	37	6	15	9	62	6	3	3 $\frac{3}{4}$	87	6	0	9 $\frac{1}{4}$
13	11	5	11 $\frac{1}{2}$	38	6	14	9	63	6	3	1 $\frac{1}{4}$	88	6	0	8 $\frac{3}{4}$
14	10	15	2	39	6	13	9 $\frac{3}{4}$	64	6	2	11 $\frac{1}{2}$	89	6	0	8 $\frac{1}{4}$
15	10	5	11 $\frac{1}{2}$	40	6	12	11 $\frac{1}{2}$	65	6	2	9 $\frac{1}{2}$	90	6	0	7 $\frac{3}{4}$
16	9	17	11 $\frac{1}{4}$	41	6	12	1 $\frac{1}{2}$	66	6	2	7 $\frac{1}{2}$	91	6	0	7 $\frac{1}{4}$
17	9	10	11	42	6	11	3 $\frac{1}{4}$	67	6	2	5 $\frac{1}{2}$	92	6	0	6 $\frac{3}{4}$
18	9	8	4 $\frac{3}{4}$	43	6	10	8	68	6	2	3 $\frac{1}{4}$	93	6	0	6 $\frac{1}{4}$
19	8	19	3	44	6	10	0	69	6	2	2	94	6	0	5 $\frac{3}{4}$
20	8	14	4 $\frac{1}{2}$	45	6	9	5	70	6	2	0 $\frac{1}{2}$	95	6	0	5 $\frac{1}{4}$
21	8	10	0	46	6	8	10 $\frac{1}{4}$	71	6	1	11 $\frac{1}{2}$	96	6	0	5
22	8	6	1	47	6	8	3 $\frac{3}{4}$	72	6	1	10 $\frac{1}{4}$	97	6	0	4 $\frac{3}{4}$
23	8	2	7	48	6	7	10	73	6	1	8 $\frac{3}{4}$	98	6	0	4 $\frac{1}{2}$
24	7	19	4 $\frac{1}{2}$	49	6	7	3 $\frac{3}{4}$	74	6	1	7 $\frac{1}{2}$	99	6	0	4 $\frac{1}{4}$
25	7	16	5 $\frac{3}{4}$	50	6	6	10 $\frac{3}{4}$	75	6	1	6 $\frac{1}{2}$	see	6	0	0

T O

TO SINK ONE HUNDRED POUNDS,

it shews how much a year it is worth,

AT 7 PER CENT. PER ANNUM.

Years	per annum.			Years	per ann.			Years	per ann.			Years	per ann.		
	l.	s.	d.		l.	s.	d.		l.	s.	d.		l.	s.	d.
1	107	0	0	26	8	9	$1\frac{1}{2}$	51	7	4	$7\frac{1}{4}$	76	7	0	$10\frac{3}{4}$
2	55	6	$2\frac{1}{4}$	27	8	6	$10\frac{1}{2}$	52	7	4	$3\frac{1}{2}$	77	7	0	$10\frac{1}{4}$
3	38	2	$1\frac{1}{4}$	28	8	4	$9\frac{3}{4}$	53	7	4	$0\frac{1}{4}$	78	7	0	$9\frac{3}{4}$
4	29	10	$5\frac{1}{2}$	29	8	2	$11\frac{1}{4}$	54	7	3	9	79	7	0	9
5	24	7	$9\frac{3}{4}$	30	8	1	$9\frac{1}{4}$	55	7	3	6	80	7	0	$8\frac{1}{2}$
6	20	18	$9\frac{3}{4}$	31	7	19	$7\frac{1}{2}$	56	7	3	$3\frac{1}{4}$	81	7	0	8
7	18	11	$1\frac{1}{4}$	32	7	18	$1\frac{3}{4}$	57	7	3	2	82	7	0	$7\frac{3}{4}$
8	16	14	$11\frac{1}{2}$	33	7	16	$10\frac{1}{4}$	58	7	2	$10\frac{1}{4}$	83	7	0	$7\frac{1}{4}$
9	15	7	0	34	7	15	$7\frac{1}{2}$	59	7	2	8	84	7	0	$6\frac{3}{4}$
10	14	4	$9\frac{1}{2}$	35	7	14	$5\frac{3}{4}$	60	7	2	$5\frac{3}{4}$	85	7	0	$6\frac{1}{2}$
11	13	6	$9\frac{1}{4}$	36	7	13	$5\frac{1}{4}$	61	7	2	$3\frac{3}{4}$	86	7	0	6
12	12	11	10	37	7	12	6	62	7	2	$1\frac{3}{4}$	87	7	0	$5\frac{3}{4}$
13	11	19	$3\frac{3}{4}$	38	7	11	5	63	7	2	0	88	7	0	$5\frac{1}{2}$
14	11	8	$8\frac{1}{2}$	39	7	10	$9\frac{3}{4}$	64	7	1	$10\frac{3}{4}$	89	7	0	$5\frac{1}{4}$
15	10	19	$7\frac{1}{4}$	40	7	10	0	65	7	1	$9\frac{1}{4}$	90	7	0	5
16	10	11	9	41	7	9	4	66	7	1	$7\frac{3}{4}$	91	7	0	$4\frac{3}{4}$
17	10	4	$10\frac{1}{2}$	42	7	8	$8\frac{1}{4}$	67	7	1	$6\frac{1}{2}$	92	7	0	$4\frac{1}{2}$
18	9	18	$7\frac{1}{2}$	43	7	8	$0\frac{3}{4}$	68	7	1	$5\frac{1}{4}$	93	7	0	$4\frac{1}{4}$
19	9	13	$6\frac{1}{4}$	44	7	7	$6\frac{1}{4}$	69	7	1	$4\frac{1}{4}$	94	7	0	4
20	9	8	$9\frac{3}{4}$	45	7	7	0	70	7	1	$3\frac{1}{4}$	95	7	0	4
21	9	4	$7\frac{1}{4}$	46	7	6	$6\frac{1}{2}$	71	7	1	$2\frac{1}{2}$	96	7	0	$3\frac{3}{4}$
22	9	0	$10\frac{1}{4}$	47	7	6	1	72	7	1	$1\frac{1}{4}$	97	7	0	$3\frac{1}{2}$
23	8	17	$5\frac{1}{4}$	48	7	5	$8\frac{1}{4}$	73	7	1	$0\frac{1}{2}$	98	7	0	$3\frac{1}{2}$
24	8	14	$5\frac{1}{2}$	49	7	5	$3\frac{1}{2}$	74	7	1	0	99	7	0	3
25	8	11	$7\frac{1}{4}$	50	7	4	$11\frac{1}{2}$	75	7	0	$11\frac{1}{2}$	fee	7	0	0

T O

ANNUITIES UPON LIVES. 65

TO SINK ONE HUNDRED POUNDS,

it shews how much a year it is worth,

AT 8 PER CENT. PER ANNUM.

Years	per annum.			Years	per ann.			Years	per ann.			Years	per ann.		
	l.	s.	d.		l.	s.	d.		l.	s.	d.		l.	s.	d.
1	108	0	0	26	9	5	0	51	8	3	5½	76	8	0	8½
2	56	1	6¾	27	9	2	11	52	8	3	2½	77	8	0	8
3	38	16	0¾	28	9	1	0	53	8	3	0	78	8	0	7½
4	30	3	10½	29	8	19	2¾	54	8	2	9½	79	8	0	7¼
5	25	0	11¼	30	8	17	8	55	8	2	7	80	8	0	6¾
6	21	12	7¾	31	8	16	2½	56	8	2	5	81	8	0	6½
7	19	4	1¾	32	8	14	11¾	57	8	2	2¾	82	8	0	6¼
8	17	8	0	33	8	13	8¾	58	8	2	1	83	8	0	6
9	16	0	2	34	8	12	7½	59	8	1	11¾	84	8	0	5¾
10	14	18	0¾	35	8	11	7½	60	8	1	10	85	8	0	5½
11	14	0	1¾	36	8	10	8½	61	8	1	8½	86	8	0	5¼
12	13	5	4¾	37	8	9	10½	62	8	1	7¼	87	8	0	5
13	12	13	0½	38	8	9	1	63	8	1	6¼	88	8	0	5
14	12	2	7¼	39	8	8	4½	64	8	1	4¾	89	8	0	4¾
15	11	13	8¼	40	8	7	9	65	8	1	3¾	90	8	0	4½
16	11	5	11¾	41	8	7	1½	66	8	1	2¾	91	8	0	4½
17	10	19	3¼	42	8	6	7	67	8	1	1¾	92	8	0	4¼
18	10	13	5	43	8	6	0¾	68	8	1	0¾	93	8	0	4¼
19	10	8	3	44	8	5	7½	69	8	1	0	94	8	0	4
20	10	3	8¾	45	8	5	2	70	8	0	11¾	95	8	0	4
21	9	19	8¼	46	8	4	9¾	71	8	0	11¼	96	8	0	3¾
22	9	16	0¾	47	8	4	5	72	8	0	10½	97	8	0	3¾
23	9	12	10½	48	8	4	1	73	8	0	10	98	8	0	3¾
24	9	9	11¼	49	8	3	9½	74	8	0	9¾	99	8	0	2
25	9	7	4¾	50	8	3	6	75	8	0	8¾	fee	8	0	0

K

T O

TO SINK ONE HUNDRED POUNDS,

it shews how much a year it is worth,

AT 9 PER CENT. PER ANNUM.

Years	per annum.			Years	per ann.			Years	per ann.			Years	per ann.		
	l.	s.	d.		l.	s.	d.		l.	s.	d.		l.	s.	d.
1	109	0	0	26	10	1	$5\frac{1}{4}$	51	9	2	5	76	9	0	$5\frac{1}{2}$
2	56	16	$10\frac{1}{2}$	27	9	19	$5\frac{3}{4}$	52	9	2	$2\frac{1}{2}$	77	9	0	$5\frac{1}{4}$
3	39	10	$1\frac{1}{4}$	28	9	17	$8\frac{3}{4}$	53	9	2	$0\frac{1}{2}$	78	9	0	5
4	30	17	4	29	9	16	$1\frac{1}{4}$	54	9	1	11	79	9	0	$4\frac{3}{4}$
5	25	14	$2\frac{1}{2}$	30	9	14	$8\frac{1}{4}$	55	9	1	$9\frac{1}{4}$	80	9	0	$4\frac{1}{2}$
6	22	5	$10\frac{1}{2}$	31	9	13	$4\frac{1}{2}$	56	9	1	$7\frac{3}{4}$	81	9	0	$4\frac{1}{4}$
7	19	17	$4\frac{3}{4}$	32	9	12	$2\frac{1}{2}$	57	9	1	$6\frac{1}{4}$	82	9	0	4
8	18	1	$4\frac{1}{4}$	33	9	11	$1\frac{1}{4}$	58	9	1	4 $\frac{3}{4}$	83	9	0	4
9	16	13	$7\frac{1}{4}$	34	9	10	$2\frac{1}{2}$	59	9	1	$3\frac{1}{2}$	84	9	0	$3\frac{3}{4}$
10	15	11	8	35	9	9	4	60	9	1	$2\frac{1}{4}$	85	9	0	$3\frac{3}{4}$
11	14	13	11	36	9	8	$6\frac{3}{4}$	61	9	1	$1\frac{1}{4}$	86	9	0	$3\frac{3}{4}$
12	13	19	$3\frac{3}{4}$	37	9	7	$10\frac{1}{4}$	62	9	1	$0\frac{1}{4}$	87	9	0	$3\frac{1}{2}$
13	13	7	$1\frac{1}{2}$	38	9	7	2	63	9	0	$11\frac{1}{2}$	88	9	0	$3\frac{1}{2}$
14	12	16	$10\frac{3}{4}$	39	9	6	7	64	9	0	$10\frac{3}{4}$	89	9	0	$3\frac{1}{2}$
15	12	8	$1\frac{1}{4}$	40	9	6	$0\frac{1}{4}$	65	9	0	10	90	9	0	$3\frac{1}{4}$
16	12	0	$7\frac{1}{4}$	41	9	5	$6\frac{1}{2}$	66	9	0	$9\frac{1}{2}$	91	9	0	$3\frac{1}{4}$
17	11	14	1	42	9	5	$0\frac{3}{4}$	67	9	0	9	92	9	0	$3\frac{1}{4}$
18	11	8	$5\frac{1}{4}$	43	9	4	$8\frac{1}{4}$	68	9	0	$8\frac{1}{2}$	93	9	0	3
19	11	3	$5\frac{3}{4}$	44	9	4	$3\frac{1}{2}$	69	9	0	8	94	9	0	3
20	10	19	1	45	9	3	$11\frac{1}{2}$	70	9	0	$7\frac{1}{2}$	95	9	0	3
21	10	15	$2\frac{3}{4}$	46	9	3	$7\frac{3}{4}$	71	9	0	7	96	9	0	$2\frac{3}{4}$
22	10	11	10	47	9	3	4	72	9	0	$6\frac{3}{4}$	97	9	0	$2\frac{3}{4}$
23	10	8	$9\frac{1}{2}$	48	9	3	$0\frac{3}{4}$	73	9	0	$6\frac{1}{4}$	98	9	0	$2\frac{3}{4}$
24	10	6	$0\frac{1}{2}$	49	9	2	$10\frac{1}{4}$	74	9	0	6	99	9	0	$2\frac{1}{2}$
25	10	3	$7\frac{1}{2}$	50	9	2	$7\frac{1}{2}$	75	9	0	$5\frac{3}{4}$	see	9	0	0

T O

ANNUITIES UPON LIVES. 67

TO SINK ONE HUNDRED POUNDS,

it shews how much a year it is worth,

AT 10 PER CENT. PER ANNUM.

Years	per annum.			Years	per ann.			Years	per ann.			Years	per ann.		
	l.	s.	d.		l.	s.	d.		l.	s.	d.		l.	s.	d.
1	110	0	0	26	10	18	4	51	10	2	0 $\frac{3}{4}$	76	10	0	9 $\frac{1}{4}$
2	57	12	4 $\frac{3}{4}$	27	10	16	6 $\frac{1}{4}$	52	10	1	11 $\frac{1}{2}$	77	10	0	9
3	40	4	2 $\frac{3}{4}$	28	10	14	11 $\frac{1}{4}$	53	10	1	10	78	10	0	9
4	31	3	1	29	10	13	5 $\frac{1}{4}$	54	10	1	8 $\frac{3}{4}$	79	10	0	8 $\frac{3}{4}$
5	26	7	7 $\frac{1}{4}$	30	10	12	2	55	10	1	7 $\frac{1}{2}$	80	10	0	8 $\frac{3}{4}$
6	22	19	2 $\frac{1}{2}$	31	10	11	0	56	10	1	6 $\frac{1}{4}$	81	10	0	8 $\frac{3}{4}$
7	20	10	10	32	10	9	11 $\frac{3}{4}$	57	10	1	5 $\frac{1}{4}$	82	10	0	8 $\frac{1}{2}$
8	18	14	11	33	10	9	0	58	10	1	4 $\frac{1}{2}$	83	10	0	8 $\frac{1}{2}$
9	17	7	3 $\frac{1}{2}$	34	10	8	1 $\frac{3}{4}$	59	10	1	3 $\frac{1}{2}$	84	10	0	8 $\frac{1}{2}$
10	16	5	6	35	10	7	4 $\frac{3}{4}$	60	10	1	2 $\frac{3}{4}$	85	10	0	8 $\frac{1}{4}$
11	15	7	11 $\frac{1}{2}$	36	10	6	8 $\frac{1}{2}$	61	10	1	2	86	10	0	8 $\frac{1}{4}$
12	14	13	6 $\frac{3}{4}$	37	10	6	0 $\frac{3}{4}$	62	10	1	1 $\frac{1}{2}$	87	10	0	8 $\frac{1}{4}$
13	14	1	6 $\frac{1}{4}$	38	10	5	6 $\frac{1}{2}$	63	10	1	0 $\frac{3}{4}$	88	10	0	8 $\frac{1}{4}$
14	13	11	6	39	10	5	0 $\frac{3}{4}$	64	10	1	0 $\frac{1}{4}$	89	10	0	8 $\frac{1}{4}$
15	13	2	11 $\frac{3}{4}$	40	10	4	7 $\frac{3}{4}$	65	10	1	0	90	10	0	8
16	12	15	7 $\frac{3}{4}$	41	10	4	2 $\frac{3}{4}$	66	10	0	11 $\frac{3}{4}$	91	10	0	8
17	12	9	4	42	10	3	11	67	10	0	11 $\frac{1}{2}$	92	10	0	8
18	12	3	10 $\frac{3}{4}$	43	10	3	9 $\frac{1}{2}$	68	10	0	11 $\frac{1}{4}$	93	10	0	8
19	11	19	1	44	10	3	5 $\frac{3}{4}$	69	10	0	10 $\frac{3}{4}$	94	10	0	8
20	11	14	11 $\frac{1}{2}$	45	10	3	2 $\frac{1}{2}$	70	10	0	10 $\frac{1}{2}$	95	10	0	8
21	11	11	3	46	10	3	0	71	10	0	10 $\frac{1}{4}$	96	10	0	8
22	11	8	0	47	10	2	9 $\frac{1}{4}$	72	10	0	10	97	10	0	8
23	11	5	1 $\frac{3}{4}$	48	10	2	7	73	10	0	9 $\frac{3}{4}$	98	10	0	8
24	11	2	7 $\frac{1}{2}$	49	10	2	4 $\frac{3}{4}$	74	10	0	9 $\frac{1}{2}$	99	10	0	7 $\frac{3}{4}$
25	11	0	4 $\frac{1}{4}$	50	10	2	2 $\frac{1}{2}$	75	10	0	9 $\frac{1}{4}$	fee	10	0	0

SEVERAL

SEVERAL EXAMPLES

to shew the use of the foregoing tables.

A FINE UPON A LAND LEASE.

A gentleman grants a renewal of a lease to his tenant for 61 years, upon his paying 300*l.* fine, and 45*l.* per annum, to know what rent the tenant pays a year during the lease, supposing that his money is worth 7 per cent. to him in his way of dealing.

First he must look in the foregoing tables for the annuity that 100*l.* is worth for 61 years certain, at 7 per cent. then he must do as underneath.

	l.	s.	d.	
At 7 per cent. 100 <i>l.</i> is worth	7	2	3 $\frac{3}{4}$	per yr. for 61 yrs.
For 300 <i>l.</i> fine, multiply by			3	hundred pounds
Shews the fine is worth	21	6	11 $\frac{1}{4}$	per yr. for 61 yrs.
To which add the rent, viz.	45	0	0	a year
Shews that the tenant pays	66	6	11 $\frac{1}{4}$	per yr. for his lease.

ANOTHER EXAMPLE.

If a carpenter, bricklayer, &c. takes a lease for 61 years, of a piece of ground for building, paying 200*l.* fine, and
16*l.* a

16l. a year rent, valuing his money at 8 per cent. it shews the purchaser what his annual rent stands him in.

At 8 per cent. 100l. is worth 8 1 8½ per yr. for 61 yrs.
Multiplied by 200l. the fine, 2 hundred pounds

Shews the fine is worth 16 3 5 a year for 61 years
To which add the rent, viz. 16 0 0 a year

Shews that the tenant pays 32 3 5 a year for the lease.

A N O T H E R

FOR VALUING RENTS OF BUILDINGS.

THE FOREGOING EXAMPLE CONTINUED.

The builder at the year's end finishes his work, and finds that the cost of the buildings, loss of interest, and the rent paid during the time, amounts to 1200l. which money he values at 8 per cent. By the same tables he may easily know the annual rent these buildings must be valued at, to make his money again.

N. B. This valuation must be made upon the years due in the lease.

At

	l.	s.	d.	
At 8 per cent. 100l. is worth	8	1	10	per year for 60 yrs.
Multiplied by the money	}			
laid out, viz. -				12 hundred pounds

Shews the building stands in	97	2	0	per year for 60 yrs.
To which add the value of	}			
ground rent and fine, viz.		32	3	5

Shew the rent to let at, is 129 5 5 per year to make 8 per cent.

A SHOPKEEPER PAYING A FINE, AND THE CHARGE OF REPAIRS.

A shopkeeper takes a lease of an house for 7, 14, or 21 years, paying 45l. a year rent, and 200l. fine, and lays out 100l. more upon fitting his shop up, and altering conveniencies to the house, and would know what his rent stands him in a year, for any of the terms of years mentioned in his lease, he valuing his money at 10 per cent.

	l.	s.	d.	
At 10 per cent. 100l. is worth for 7 yrs.	20	10	10	per year.
Multiplied by the fine and repairs, viz.				3 hund. pds.

Shews the money laid out in fine and repairing, is worth	}	61	12	6	per year.
To which sum add the rent he pays, viz.		45	0	0	ditto

Shews if he holds his house no longer than 7 years, he pays	}	106	12	6	per year

At

	l.	s.	d.	
At 10 per cent. 100l. being funk in	13	11	6	per year
an annuity for 14 years, is worth				
Multiplied by the fine and repairs,				3 hun. pounds
viz. - - - - -				

Shews the money laid out on the fine	40	14	6	a year
and repairs for 14 years, is worth				
To which sum add the annual rent,	45	0	0	ditto
viz. - - - - -				

Shews, if his lease is no longer than	85	14	6	a year.
for 14 years, he pays -				

At 10 per cent. 100l. being funk in	11	11	3	per year
an annuity for 21 years is worth				
Multiplied by the fine and repairs,				3 hun. pounds
viz. - - - - -				

Shews the money funk in the fine	34	13	9	a year
and repairs is worth -				
To which sum add the annual rent	45	0	0	ditto

Shews, if his lease is for 21 years,	79	13	9	ditto.
he pays - - - - -				

And the said sums are the rents that are paid by the shopkeeper, besides parish taxes. If the aforesaid house is taken for 7 years, 14 years, or 21 years, and his money is worth to him in his trade 10l. per cent. per annum.

IF A LANDLORD ABATES ANY RENT
TOWARDS REPAIRS.

As for instance ; suppose a person, having a liking to a tenement, would willingly take the same if the landlord would be at the charge of the repairs. Now the landlord not caring to do that, offers this person to abate him so much a year in his rent, if he will be at the charge of repairs himself, and take a lease of the tenement.

Now in cases of this nature, for the tenant to know how much the landlord allows for the charges of repairs, before he undertakes to do the same,

THE RULE FOR IT IS THIS.

First find out in the tables, from page 35 to 44, how many years purchase an annuity is worth for the term of the lease : then cast up those years purchase, at the abated rent of so much a year ; it will show how much the landlord allows for repairs.

VALUE

VALUE OF FREEHOLDS.

The last article, on each table, from page 35 to 44, shews how many years purchase they are worth, at the several rates of interest.

VALUE OF LEASEHOLDS.

The first, fifth, ninth, and thirteenth columns in the tables, from page 35 to 44, shew the years in the lease, and the other columns shew how many years, &c. purchase leases for those terms of years are worth.

VALUE OF A FREEHOLD IN REVERSION.

From the years purchase that a freehold is worth, deduct the years purchase the years in *esse* are worth, the remainder is the value of the freehold in reversion.

N. B. What I mean by *esse*, are the years that are good or due in a lease.

VALUE OF A LEASEHOLD IN REVERSION.

From the years purchase, being the value of the whole lease, deduct the years purchase, being the value of the years in *esse*, the remainder will be the value of the reversion.

TO MAKE GOOD YEARS LAPSED IN A LEASE.

As for instance, a person having but few years to come in a leasehold estate, would add some more years to it, to make the lease for a longer time, to know the value of the years taken in. First find out in the tables, from page 35 to 44, how many years purchase the required lease is worth; then find out how many years purchase the years that are good in the estate are worth. From the value of the whole, deduct the value in *esse*, the remainder will be the value of the years taken in.

OF PAYING OF FINES
FOR CATHEDRAL AND COLLEGE LANDS.

The customary way of letting cathedral and college estates, is upon leases of 21 and 40 years, or three lives, paying so many years purchase down, and one year's rent at the end of a certain term of years, viz. for a 21 years lease, about $7\frac{3}{4}$ years purchase, and 1 year's rent at the end of 7 and 14 years; and for a lease of 40 years, about 17 years 1 month's purchase, and paying 1 year's rent, at 14 and 28 years end; and in order for the purchaser to set a just value upon his tenements or lands, have here exhibited some other tables, which shew the present worth of 100l. payable at the expiration of any number of years under 51, discounted at 4, 5, 6, and 7 per cent. per annum.

A TABLE,

76 NEW METHOD FOR VALUING

A T A B L E,

SHewing THE DECREASE OF 100l.

At 4 per cent.										At 5 per cent.									
Years	l.	s.	d.	Years	l.	s.	d.	Years	l.	s.	d.	Years	l.	s.	d.				
1	96	3	0	26	6	1	2	1	95	4	9	26	28	2	5				
2	92	9	1	27	34	13	5	2	90	14	0	27	26	15	8				
3	88	18	0	28	33	6	9	3	86	7	8	28	25	10	2				
4	85	10	0	29	32	1	1	4	82	5	5	29	24	5	11				
5	82	3	10	30	30	16	5	5	78	7	0	30	23	2	9				
6	79	0	7	31	29	12	8	6	74	12	5	31	22	0	8				
7	75	19	11	32	28	9	11	7	71	1	4	32	20	19	9				
8	73	1	4	33	27	8	0	8	67	13	8	33	19	19	9				
9	70	5	1	34	26	6	11	9	64	9	2	34	19	0	8				
10	67	11	0	35	25	6	7	10	61	7	10	35	18	2	7				
11	64	19	0	36	24	7	1	11	58	9	4	36	17	5	3				
12	62	9	0	37	23	8	4	12	55	13	8	37	16	8	10				
13	60	1	0	38	22	10	4	13	53	0	7	38	15	13	2				
14	57	14	10	39	21	13	0	14	50	10	1	39	14	18	3				
15	55	10	5	40	20	16	4	15	48	2	0	40	14	4	1				
16	53	7	8	41	20	0	0	16	45	16	2	41	13	10	6				
17	51	6	7	42	19	4	11	17	43	12	7	42	12	17	8				
18	49	7	1	43	18	10	1	18	41	11	0	43	12	5	4				
19	47	9	1	44	17	15	11	19	39	11	5	44	11	13	8				
20	45	12	7	45	17	2	2	20	37	13	9	45	11	2	7				
21	43	17	6	46	16	9	0	21	35	17	11	46	10	12	0				
22	42	3	9	47	15	16	4	22	34	3	8	47	10	1	11				
23	40	11	3	48	15	4	2	23	32	11	2	48	9	12	3				
24	39	0	0	49	14	12	5	24	31	0	1	49	9	3	1				
25	37	10	0	50	14	1	2	25	29	10	7	50	8	4	5				

A TABLE,

ANNUITIES UPON LIVES. 77

A T A B L E,

SHEWING THE DECREASE OF 100l.

Years	At 6 per cent.						Years	At 7 per cent.							
	l.	s.	d.	Years	l.	s.		d.	Years	l.	s.	d.			
1	94	6	9	26	21	19	6	1	92	11	10	26	13	10	4
2	89	0	0	27	20	14	8	2	85	14	8	27	12	10	4
3	83	19	2	28	19	11	2	3	79	7	8	28	11	11	10
4	79	4	2	29	18	9	0	4	73	10	0	29	10	14	8
5	74	14	6	30	17	8	2	5	68	1	2	30	9	18	9
6	70	9	11	31	16	8	5	6	63	0	4	31	9	0	5
7	66	10	1	32	15	9	10	7	58	7	0	32	8	10	4
8	62	14	10	33	14	12	4	8	54	0	5	33	7	17	9
9	59	3	9	34	13	15	9	9	50	0	6	34	7	0	7
10	55	16	9	35	13	0	0	10	46	6	4	35	6	15	3
11	52	13	7	36	12	5	5	11	42	17	9	36	6	5	2
12	49	13	11	37	11	11	6	12	39	14	2	37	5	16	0
13	46	17	8	38	10	18	5	13	36	15	4	38	5	7	4
14	44	4	7	39	10	6	0	14	34	0	11	39	4	19	5
15	41	14	5	40	9	14	5	15	31	10	5	40	4	12	0
16	9	7	2	41	9	3	5	16	29	3	9	41	4	5	2
17	37	2	7	42	8	13	0	17	27	0	6	42	3	18	11
18	35	0	7	43	8	3	2	18	25	0	6	43	3	13	0
19	33	0	11	44	7	13	11	19	23	3	5	44	3	7	8
20	31	3	6	45	7	5	2	20	21	9	1	45	3	2	8
21	29	8	2	46	6	17	0	21	19	17	3	46	2	18	0
22	27	7	11	47	6	9	3	22	18	7	10	47	2	13	8
23	26	3	6	48	6	0	2	23	17	0	7	48	2	9	9
24	24	13	11	49	5	15	0	24	15	15	4	49	2	6	0
25	23	5	11	50	5	8	6	25	14	12	0	50	2	2	7

T H E

THE USE OF THE FOREGOING TABLES.

A purchaser buys a leasehold estate of 100l. per year, articling to pay a fine of one year's rent in fourteen years, and another year's rent in 28 years, and would know what he pays for this purchase at 6 per cent.

One year's rent 100l. to be paid in 14 years, is worth	}	44	4	7	money down
And one year's rent 100l. to be paid in 28 years, is worth	}	19	11	2	ditto
<hr/>					
Added together, shews that the sums articulated for are worth	}	63	15	9	ready money

This sum added to the first cost, shews how much the purchase stands the buyer in ready money.

 OF GUARDIANS, ORPHANS, &c.

It frequently happeneth, that parents die before their children are at age to receive their fortunes in their own hands, and therefore the law directs, that there shall be guardians, trustees, or executors assigned to manage

manage the same for the orphans, during their nonage.

And for the use of guardians, and such orphans who do not arrive at an age to take possession of their estates, I have here presented another table, shewing how much 100l. per year will amount to, if the payment is forborn for any number of years, under 31 years, at 5 and 6 per cent. per annum, which will be greatly helpful in calculating the arrearage of any yearly income.

NEW METHOD FOR VALUING

THE AMOUNT OF 100l. A YEAR,

*The payment being forborn for any number of years
under 31.*

Years	at 5 per cent.			Years	at 6 per cent.		
	l.	s.	d.		l.	s.	d.
1	100	0	0	1	100	0	0
2	205	0	0	2	206	0	0
3	315	5	0	3	318	7	2
4	431	0	3	4	437	9	2
5	552	11	3	5	563	14	2
6	680	3	10	6	697	10	8
7	814	4	0	7	839	7	8
8	954	18	2	8	989	14	11
9	1102	13	1	9	1149	2	7
10	1257	15	9	10	1318	1	7
11	1420	13	7	11	1497	3	3
12	1591	14	3	12	1686	19	11
13	1771	6	0	13	1888	4	3
14	1959	17	3	14	2101	10	1
15	2157	17	1	15	2327	12	0
16	2365	15	0	16	2567	5	0
17	2584	0	9	17	2821	5	9
18	2813	4	9	18	3090	11	3
19	3053	18	0	19	3376	0	0
20	3306	11	11	20	3678	11	2
21	3571	18	6	21	3999	5	5
22	3850	10	5	22	4339	4	7
23	4143	0	11	23	4699	11	8
24	4450	4	0	24	5081	11	2
25	4772	14	2	25	5486	9	0
26	5111	6	11	26	5915	12	9
27	5466	18	3	27	6370	11	6
28	5840	5	2	28	6852	16	2
29	6232	5	5	29	7363	19	7
30	6643	17	9	30	7905	16	4

THE

THE USE OF THE FOREGOING TABLE.

A father dies and leaves his son, aged 16 years, 150l. a year; he being arrived at the age of 21 years, would settle with his guardian, and take possession of the estate; the guardian brings in an account of 50l. a year spent one year with another, by the orphan, during his nonage. The query is, what is due to the son?

Deduct out of 150l. a year, the income of the estate,
50l. a year, spent by the orphan.

Remains 100l. a year clear.

Now 100l. a year forborn for 5 years, which is the time of the father's dying, till the son is at age, amounts to, in the table, at 5 per cent. 552l. 11s. 3d. being what is due to the son, and is what 100l. a year, if the payment is forborn for 5 years, will arise to, at 5 per cent. per annum.

E X A M P L E S

OF THE AUTHOR'S PRACTICAL METHOD OF
TEACHING ARITHMETIC.

N. B. The operations in the following calculations are no more burthensome to the memory than the common method, and all that is needful in doing them is wrote down.

M

How

82 NEW METHOD FOR VALUING

How much come 4293 yards to, at $19d.\frac{1}{2}$ per yard?

55809

Answer 348l. 16s. 1d. $\frac{1}{2}$

How much come 4263 lb. of coffee to, at 5s. 8d. per lb.

72471

Answer 1207l. 17s.

How much come 493 lb. to, at $22d.\frac{1}{2}$ per lb.

49 6
3 1 7 $\frac{1}{2}$

Answer 46l. 4s. 4d. $\frac{1}{2}$

How much comes 1439 cwt. of sugar to, at 11. 17s. 4d. per cwt.

161168

Answer 2686l. 2s. 8d.

To reduce 478l. 14s. 6d. sterling, into Dutch Guilders and Stivers, the exchange at 35s. 6d. $\frac{1}{2}$

478 14 6

426 $\frac{1}{2}$

2872 7 6

9574 10 0

191490 0 0

239 7 3

40)204176 4 9

Answer 5104 Guilders, 8 Stivers.

To

cwt. q. lb.

To know much 4269 i 15 at 5s. 3d. per lb. will come to.

51228

43

478171

10041521

The answer is 125519l. 17s. 9d.

In like manner may the interest for any sum of money under 1000000, be cast up by the following table, for any number of odd days, at any rate per cent. as may be seen in the following examples.

A SHORT

A SHORT TABLE FOR
SIMPLE INTEREST,

FROM 1000000l. TO 1l.

showing the interest for any number of days, for any sum of money at all rates.

l.	l.	s.	d.	q.	10 pts	l.	l.	s.	d.	q.	10 pts	l.	l.	s.	d.	q.	10 pts
1000000	2739	14	6	0	9	9000	24	13	1	3	2	90	0	4	11	0	7
900000	2463	15	0	3	2	8000		18	4	1	1	80	0	4	4	2	4
800000	2191	15	7	1	5	7000	19	3	6	2	9	70	0	3	10	0	1
700000	1917	16	1	3	8	6000	16	8	9	0	8	60	0	3	3	1	8
600000	1643	16	8	2	1	5000	13	13	11	2	6	50	0	2	8	3	5
500000	1369	17	3	0	4	4000	10	19	2	0	5	40	0	2	2	1	2
400000	1095	17	9	2	7	3000	8	4	4	2	4	30	0	1	7	2	9
300000	821	18	4	1	1	2000	5	9	7	0	2	20	0	1	1	0	6
200000	547	18	10	3	4	1000	2	14	9	2	1	10	0	0	6	2	3
100000	273	19	5	1	7	900	2	9	3	3	1	9	0	0	5	3	6
90000	246	11	6	0	3	800	2	3	10	0	1	8	0	0	5	1	0
80000	219	3	6	0	9	700	1	18	4	1	1	7	0	0	4	2	4
70000	191	15	7	1	5	600	1	12	10	2	8	6	0	0	3	3	7
60000	164	7	8	0	2	500	1	7	4	3	7	5	0	0	3	1	1
50000	136	19	8	2	8	400	1	1	11	0	5	4	0	0	2	2	5
40000	109	11	9	1	4	300	0	16	5	1	4	3	0	0	1	3	8
30000	82	3	10	0	1	200	0	10	11	2	3	2	0	0	1	1	2
20000	54	15	10	2	7	100	0	5	5	3	1	1	0	0	0	2	6
10000	27	7	11	1	3												

First, multiply the principal by the days.

Secondly, multiply the product by the rate of interest.

Thirdly, cut off the two last figures towards the right hand, and those that remain on the left, collect out of the table, and it answers the question.

EXAMPLE

ANNUITIES UPON LIVES. 85

EXAMPLE.

To know the interest of 582l. for 20 days, at 5 per cent. per annum.

Multiply 582l. the principal
by 20 N^o. of days

Multiply 11640 the product
by 5 per cent. rate of interest

Collect 582/00 out of the table.

	l.	s.	d.	q.	10th.
500	-	1	7	4	3 7
80	-	0	4	4	2 4
2	-	0	0	1	1 2

Answer 1 12 10 3 3 interest.

To know the interest of 1173l. for 12 days, at 6 per cent.

1173l. principal
12 days

14076
6 per cent.

Collect 844/56

	l.	s.	d.	q.	10th.
800	-	-	2	3	10 0 1
40	-	-	0	2	2 1 2
4	-	-	0	0	2 2 5

844 comes to 2 6 2 3 8 for answer.

To

To know the interest of 376l. for 26 days, at 4 per cent.

376l. principal
26 days

2256

752

9776

4 per cent.

391b4

	l.	s.	d.	q.	10ths.
300	-	-	0	16	5 1 4
90	-	-	0	4	11 0 7
1	-	-	0	0	0 2 6

l. 1 1 5 0 7 answer.

To know the interest of 214l. 14s. 6d. for 129 days,
at $5\frac{1}{2}$ per cent. per annum.

l. s. d.
214 14 6
129

1932 10 6

25767 0 0

27699 10 6

$5\frac{1}{2}$

138497 12 6

13849 15 3

Collect 152347 7 9

			l.	s.	d.	q.	10ths.
1000	-	-	2	14	9	2	4
500	-	-	1	7	4	3	7
20	-	-	0	1	1	0	9
3	-	-	0	0	1	3	8

The Answer is 1.4 3 5 2 8 interest.

To know the interest of 346l. 19s. 6d. for 364 days,
at 5 per cent.

	l.	s.	d.
346	19	6	
364			
1387	18	0	
1249	11	0	0
126298	18	0	
			5 per cent.
6314	94	10	0

			l.	s.	d.	q.	10ths.
6000	-	-	16	8	9	2	8
300	-	-	0	16	5	1	0
10	-	-	0	0	6	2	3
4	-	-	0	0	2	2	5
94l. 10s	0	0	0	0	2	4	

The answer is 1.17 6 0 3 0

To

To know the interest of 832l. 8s. 6d. for 155 days,
at 5 per cent.

l.	s.	d.
832	8	6
		155
<hr/>		
4162	2	6
124863	15	0
<hr/>		
129025	17	6
		5
<hr/>		
6451	29	7 6

	l.	s.	d.	q.	10ths.
6000 - -	16	8	9	2	8
400 - -	1	1	11	0	0
50 - -	0	2	8	3	5
1 - -	0	0	0	2	6
29l. 7s. 6d.	0	0	0	0	6
<hr/>					

The answer is l. 17 13 6 1 5

ANNUITIES

A N N U I T I E S

U P O N

L I F E,

VALUED AT ONE VIEW,

FROM 1000*l*. A YEAR, TO 1*l*. PER ANNUM,

FOR ANY AGE, FROM 30, TO 73 YEARS,

AT 4, 5, 6, 7, AND 8 PER CENT. PER ANNUM.

N

ANNUITIES UPON LIVES - 39

THE ASSURANCE COMPANY OF AMERICA

ANNUITIES

UPON

LIVES

VALUED AT ONE VIEW

FROM 1000 A YEAR, TO 1 PER ANNUM

FOR ANY AGE, FROM 30 TO 100 YEARS

AT 4, 5, 6, 7, AND 8 PER CENT, PER ANNUM

THE ASSURANCE COMPANY OF AMERICA

N

ANNUITIES UPON LIVES:

91

AT 4 PER CENT. PER ANNUM.

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 30.			AGE 31.			AGE 32.			AGE 33.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	15543	7	1	15298	2	7	15106	7	6	14908	10	2
900	13989	0	4	13768	6	3	13595	14	9	13417	13	2
800	12434	13	8	12238	10	0	12085	2	0	11926	16	2
700	10880	7	0	10708	13	9	10574	9	3	10435	19	1
600	9326	0	3	9178	17	6	9063	16	6	8945	2	1
500	7771	13	6	7649	1	3	7553	3	9	7454	5	1
400	6217	6	10	6119	5	0	6042	11	0	5963	8	1
300	4663	0	1	4589	8	9	4531	18	3	4472	11	0
200	3108	13	5	3059	12	6	3021	5	6	2981	14	0
100	1554	6	8	1529	16	3	1510	12	9	1490	17	0
90	1398	18	0	1376	16	7	1359	11	5	1341	15	3
80	1243	9	4	1223	17	0	1208	10	2	1192	13	7
70	1088	0	8	1070	17	4	1057	8	11	1043	11	11
60	932	12	0	917	17	9	906	7	7	894	10	2
50	777	3	4	764	18	1	755	6	4	745	8	6
40	621	14	8	611	18	6	604	5	1	596	6	9
30	466	6	0	458	18	10	453	3	9	447	5	1
20	310	17	4	305	19	3	302	2	6	298	3	4
10	155	8	8	152	19	7	151	1	3	149	1	8
9	139	17	9	137	13	7	135	19	1	134	3	6
8	124	6	11	122	7	8	120	17	0	119	5	4
7	108	16	0	107	1	8	105	14	10	104	7	2
6	93	5	2	91	15	9	90	12	9	89	9	0
5	77	14	4	76	9	9	75	10	7	74	10	10
4	62	3	5	61	3	10	60	8	6	59	12	8
3	46	12	7	45	17	10	45	6	4	44	14	6
2	31	1	8	30	11	11	30	4	3	29	16	4
1	15	10	10	15	5	11	15	2	1	14	18	2

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AT 4 PER CENT. PER ANNUM.

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 34. l. s. d.			AGE 35. l. s. d.			AGE 36. l. s. d.			AGE 37. l. s. d.		
1000	14719	11	2	14514	7	1	14324	13	5	14128	5	0
900	13247	12	1	13062	18	5	12892	4	2	12715	8	6
800	11775	13	0	11611	9	8	11459	14	9	11302	12	0
700	10303	13	10	10160	1	0	10027	5	4	9889	15	6
600	8831	14	9	8708	12	3	8594	16	0	8476	19	0
500	7359	15	7	7257	3	6	7162	6	8	7064	2	6
400	5887	16	6	5805	14	10	5729	17	4	5651	6	0
300	4415	17	4	4354	6	1	4297	8	0	4238	9	6
200	2943	18	3	2902	17	5	2864	18	8	2825	13	0
100	1471	19	1	1451	8	8	1432	9	4	1412	16	6
90	1324	15	2	1306	5	10	1289	4	5	1271	10	10
80	1177	11	3	1161	2	11	1145	19	5	1130	5	2
70	1030	7	3	1016	0	1	1002	14	6	988	19	6
60	883	3	5	870	17	2	859	9	7	847	13	10
50	735	19	6	725	14	4	716	4	8	706	8	3
40	588	15	7	580	11	5	572	19	8	565	2	7
30	441	11	8	435	8	7	429	14	9	423	16	11
20	294	7	9	290	5	8	286	9	10	282	11	3
10	147	3	10	145	2	10	143	4	11	141	5	7
9	132	9	6	130	12	7	128	18	5	127	3	1
8	117	15	1	116	2	3	114	11	11	113	0	6
7	103	0	8	101	12	0	100	5	5	98	17	11
6	88	6	4	87	1	8	85	18	11	84	15	4
5	73	11	11	72	11	5	71	12	5	70	12	9
4	58	17	7	58	1	1	57	5	11	56	10	3
3	44	3	2	43	10	10	42	19	5	42	7	8
2	29	8	9	29	0	6	28	12	11	28	5	1
1	14	14	4	14	10	3	14	6	3	14	2	6

A T

ANNUITIES UPON LIVES.

93

AT 4 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 38.			AGE 39.			AGE 40.			AGE 41.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	1390	1	1	1368	2	0	1349	12	0	1327	19	6
900	1251	11	7	1231	11	10	1214	2	10	1195	19	6
800	1112	8	1	1094	1	8	1079	13	7	1062	19	7
700	973	4	7	957	11	5	944	4	5	929	19	7
600	834	1	0	821	1	2	809	15	2	796	19	8
500	695	17	6	684	11	0	674	6	0	663	19	9
400	556	14	0	547	0	10	539	16	9	531	19	9
300	417	10	6	410	10	7	404	8	7	398	19	10
200	278	7	0	273	0	5	269	18	4	265	19	10
100	139	3	6	136	10	2	134	9	2	132	19	11
90	125	3	1	123	13	1	121	10	3	119	3	11
80	111	2	9	109	16	2	107	11	4	106	7	11
70	97	2	5	95	19	1	94	12	5	92	11	11
60	83	2	2	82	2	1	80	13	6	79	15	11
50	69	1	9	68	5	1	67	14	7	66	19	11
40	55	1	4	54	8	1	53	15	8	53	3	11
30	41	1	0	41	11	0	40	16	9	39	7	11
20	27	0	8	27	14	0	26	17	10	26	11	11
10	13	0	4	13	17	0	13	18	11	13	15	11
9	12	2	3	12	3	3	12	9	0	11	10	4
8	11	4	3	10	9	7	10	19	1	10	4	9
7	9	6	2	9	15	10	9	9	2	9	19	2
6	8	8	2	8	2	2	8	19	4	7	13	7
5	6	10	2	6	8	6	6	9	5	6	7	11
4	5	12	1	5	14	9	5	19	6	5	2	4
3	4	14	1	4	1	1	4	9	8	3	16	9
2	2	16	0	2	7	4	2	19	9	2	11	2
1	1	18	0	1	13	8	1	9	10	1	5	7

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NEW METHOD FOR VALUING

AT 4 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 42.			AGE 43.			AGE 44.			AGE 45.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	13013	19	2	12816	19	10	12629	3	2	12418	13	0
900	11712	11	3	11535	5	10	11366	5	0	11176	15	8
800	10411	3	4	10253	11	10	10103	6	7	9934	18	5
700	9109	15	5	8971	17	10	8840	8	3	8693	1	1
600	7808	7	6	7690	3	11	7577	9	11	7451	3	10
500	6506	19	7	6408	9	11	6314	11	7	6209	6	6
400	5205	11	8	5126	15	11	5051	13	3	4967	9	2
300	3904	3	9	3845	1	11	3788	14	11	3725	11	11
200	2602	15	10	2563	7	11	2525	16	7	2483	14	7
100	1301	7	11	1281	13	11	1262	18	3	1241	17	3
90	1171	5	1	1153	10	7	1136	12	6	1117	13	6
80	1041	2	4	1025	7	2	1010	6	7	993	9	10
70	910	19	6	897	3	9	884	0	9	869	6	1
60	780	16	9	769	0	4	757	14	11	745	2	4
50	650	13	11	640	16	11	631	9	1	620	18	7
40	520	11	2	512	13	7	505	3	4	496	14	11
30	390	8	4	384	10	2	378	17	5	372	11	2
20	260	5	7	256	6	9	252	11	7	248	7	5
10	130	2	9	128	3	4	126	5	9	124	3	8
9	117	2	6	115	7	0	113	13	3	111	15	4
8	104	2	2	102	10	8	101	0	7	99	6	11
7	91	1	11	89	14	4	88	8	0	86	18	7
6	78	1	8	76	18	0	75	15	5	74	10	2
5	65	1	4	64	1	7	63	2	10	62	1	10
4	52	1	1	51	5	4	50	10	4	49	13	5
3	39	0	10	38	9	0	37	17	8	37	5	1
2	26	0	6	25	12	8	25	5	2	24	16	8
1	13	0	3	12	16	4	12	12	7	12	8	4

A T

ANNUITIES UPON LIVES.

95

AT 4 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 46. l. s. d.			AGE 47. l. s. d.			AGE 48. l. s. d.			AGE 49. l. s. d.		
1000	12258	1	7	11987	3	0	11778	17	0	11496	5	5
900	11032	5	5	10788	8	8	10600	19	3	10346	12	10
800	9806	9	3	9589	14	5	9423	1	7	9197	0	4
700	8580	13	1	8391	0	0	8245	3	11	8047	7	9
600	7354	16	11	7192	5	10	7067	6	2	6897	15	3
500	6129	0	9	5993	11	6	5889	8	6	5748	2	8
400	4903	4	7	4794	17	2	4711	10	9	4598	10	2
300	3677	8	5	3596	2	11	3533	13	1	3448	17	7
200	2451	12	3	2397	8	7	2355	15	4	2299	5	1
100	1225	16	1	1198	14	3	1177	17	8	1149	12	6
90	1103	4	6	1078	16	10	1060	1	11	1034	13	3
80	980	12	11	958	19	5	942	6	1	919	14	0
70	858	1	3	839	2	0	824	10	4	804	14	9
60	735	9	8	719	4	7	706	14	7	689	15	6
50	612	18	0	599	7	1	588	18	10	574	16	3
40	490	6	5	479	9	8	471	3	0	459	17	0
30	367	14	10	359	12	3	353	7	3	344	17	9
20	245	3	2	239	14	10	235	11	6	229	18	6
10	122	11	7	119	17	5	117	15	9	114	19	3
9	110	6	5	107	17	8	106	0	2	103	9	3
8	98	1	3	95	17	11	94	4	7	91	19	4
7	85	16	1	83	18	2	82	9	0	80	9	5
6	73	10	11	71	18	5	70	13	5	68	19	6
5	61	5	9	59	18	10	58	17	10	57	9	7
4	49	0	7	47	18	11	47	2	3	45	19	9
3	36	15	5	35	19	2	35	6	8	34	9	9
2	24	10	3	23	19	5	23	11	1	22	19	10
1	12	5	1	11	19	8	11	15	6	11	9	11

A T

NEW METHOD FOR VALUING

AT 4 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 50.			AGE 51.			AGE 52.			AGE 53.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	11289	17	8	11078	1	2	10865	13	0	10648	11	5
900	10160	17	10	9970	5	1	9779	1	9	9583	14	3
800	9031	18	1	8862	9	0	8692	10	5	8518	17	1
700	7902	18	4	7754	12	10	7605	19	1	7453	19	11
600	6773	18	7	6646	16	9	6519	7	10	6389	2	10
500	5644	18	10	5539	0	7	5432	16	6	5324	5	8
400	4515	19	0	4431	4	6	4346	5	2	4259	8	6
300	3386	19	5	3323	8	4	3259	13	11	3194	11	5
200	2257	19	6	2215	12	3	2173	2	7	2129	14	3
100	1128	19	9	1107	16	1	1086	11	3	1064	17	1
90	1016	1	9	997	0	6	977	18	2	958	7	5
80	903	3	9	886	4	10	869	5	0	851	17	8
70	790	5	10	775	9	3	760	11	10	745	7	11
60	677	7	10	664	13	8	651	18	9	638	18	3
50	564	9	10	553	18	0	543	5	7	532	8	6
40	451	11	10	443	2	5	434	12	6	425	18	10
30	338	13	11	332	6	10	325	19	4	319	9	1
20	225	15	11	221	11	2	217	6	3	212	19	5
10	112	17	11	110	15	7	108	13	1	106	9	8
9	101	12	2	99	14	0	97	15	9	95	16	8
8	90	6	4	88	12	5	86	18	6	85	3	9
7	79	0	7	77	10	11	76	1	2	74	10	9
6	67	14	9	66	9	4	65	3	10	63	17	9
5	56	8	11	55	7	9	54	6	6	53	4	10
4	45	3	2	44	6	2	43	9	3	42	11	10
3	33	17	4	33	4	8	32	11	11	31	18	10
2	22	11	7	22	3	1	21	14	7	21	5	11
1	11	5	9	11	1	6	10	17	3	10	12	11

A T

ANNUITIES UPON LIVES.

97

AT 4 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 54. l. s. d.			AGE 55. l. s. d.			AGE 56. l. s. d.			AGE 57. l. s. d.		
1000	1043	11	2	1010	6	3	991	16	1	964	14	0
900	938	8	1	909	5	8	892	13	1	867	9	7
800	834	5	0	808	4	18	792	9	5	771	19	2
700	730	2	10	707	6	2	693	5	9	675	11	10
600	625	18	9	606	13	11	594	2	1	578	4	5
500	521	15	7	505	1	6	495	18	0	482	17	0
400	417	12	6	404	9	3	396	14	8	385	9	7
300	312	9	4	303	16	11	297	11	0	289	2	2
200	208	6	3	202	4	7	198	7	4	192	14	9
100	104	3	1	101	12	3	99	3	8	96	7	4
90	93	16	9	90	10	9	89	1	3	86	18	7
80	83	10	6	80	9	10	79	18	11	77	9	11
70	73	4	2	70	8	7	69	16	6	67	1	2
60	62	17	10	60	7	4	59	14	2	57	12	5
50	52	11	6	50	6	1	49	11	9	48	3	8
40	41	5	3	40	4	11	39	9	5	38	14	11
30	31	18	11	30	3	8	29	7	1	28	6	2
20	20	12	7	20	2	5	19	4	10	19	17	5
10	10	6	3	10	1	2	9	2	4	9	8	10
9	9	17	8	9	19	0	8	4	1	8	15	10
8	8	9	0	8	16	11	7	5	10	7	2	11
7	7	0	5	7	14	10	6	7	7	6	10	1
6	6	11	9	6	12	8	5	9	5	5	17	2
5	5	3	1	5	10	7	4	11	2	4	4	4
4	4	14	6	4	8	5	3	12	11	3	11	5
3	3	5	10	3	6	4	2	14	8	2	18	7
2	2	17	3	2	4	0	1	16	5	1	5	8
1	1	8	7	1	2	0	9	18	2	9	12	10

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A T

NEW METHOD FOR VALUING

AT 4 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 58. l. s. d.			AGE 59. l. s. d.			AGE 60. l. s. d.			AGE 61. l. s. d.		
1000	9358	11	5	9185	1	0	8801	5	7	8521	19	10
900	8422	14	3	8266	10	11	7921	3	0	7669	15	10
800	7486	17	1	7348	0	10	7041	0	6	6817	11	10
700	6556	19	11	6429	10	8	6160	17	11	5965	7	10
600	5615	2	10	5511	0	7	5288	15	4	5113	3	11
500	4689	5	8	4592	10	6	4400	12	9	4260	19	11
400	3743	8	10	3674	0	5	3520	10	3	3408	15	11
300	2807	11	5	2755	10	3	2644	7	8	2556	11	11
200	1871	14	5	1837	0	2	1760	5	1	1704	7	11
100	935	17	2	918	10	1	880	2	6	852	3	11
90	842	5	5	826	13	1	792	2	3	766	19	7
80	748	13	8	734	16	1	704	2	0	681	15	2
70	655	13	11	642	19	0	616	1	9	596	10	9
60	561	10	3	551	2	0	528	17	6	511	6	4
50	468	18	6	459	5	0	440	1	3	426	1	11
40	374	6	10	367	8	0	352	1	0	340	17	7
30	280	15	1	275	11	0	264	8	9	255	13	2
20	187	3	5	183	14	0	176	0	6	170	8	9
10	93	11	8	91	17	0	88	0	3	85	4	4
9	84	4	6	82	13	3	79	4	2	76	13	11
8	74	17	4	73	9	7	70	8	2	68	3	6
7	65	11	4	64	5	10	61	12	2	59	13	0
6	56	3	0	55	2	2	52	17	9	51	2	7
5	46	17	10	45	18	6	44	0	1	42	12	2
4	37	8	8	36	14	9	35	4	1	34	1	9
3	28	1	6	27	11	1	26	9	10	25	11	3
2	18	14	4	18	7	4	17	12	0	17	0	5
1	9	7	2	9	3	8	8	16	0	8	10	2

A T

ANNUITIES UPON LIVES.

99

AT 4 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 62.			AGE 63.			AGE 64.			AGE 65.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	8207	7	0	7900	4	2	7586	1	5	7264	14	1
900	7386	12	3	7110	3	9	6827	9	3	6538	5	4
800	6565	17	7	6320	3	4	6068	17	1	5811	15	10
700	5745	2	11	5530	2	11	5310	5	0	5085	6	4
600	4924	8	2	4740	2	6	4551	12	1	4358	16	11
500	4103	13	6	3950	2	1	3793	0	8	3632	7	0
400	3282	18	9	3160	1	8	3034	8	6	2905	17	11
300	2462	4	1	2370	1	3	2275	16	0	2179	8	5
200	1641	9	4	1580	0	10	1517	4	3	1452	18	11
100	820	14	8	790	0	5	758	12	1	726	9	5
90	738	13	2	711	0	4	682	14	11	653	16	6
80	656	11	9	632	0	4	606	17	8	581	3	7
70	574	10	3	553	0	3	531	0	6	508	10	7
60	492	8	9	474	0	3	455	3	2	435	17	8
50	410	7	4	395	0	2	379	6	0	363	4	8
40	328	5	10	316	0	2	303	8	10	290	11	9
30	246	4	4	237	0	1	227	11	7	217	18	10
20	164	2	11	158	0	1	151	14	5	145	5	10
10	82	1	5	79	0	0	75	17	2	72	12	11
9	73	17	3	71	2	0	68	5	5	65	7	7
8	65	13	2	63	4	0	60	13	9	58	2	4
7	57	9	0	55	6	0	53	2	0	50	17	0
6	49	4	9	47	8	0	45	10	3	43	11	9
5	41	0	10	39	10	0	37	18	7	36	6	5
4	32	16	7	31	12	0	30	6	10	29	1	2
3	24	12	5	23	14	0	22	15	1	21	15	10
2	16	8	3	15	16	0	15	3	5	14	10	7
1	8	4	1	7	18	0	7	11	8	7	5	3

A T

NEW METHOD FOR VALUING

AT 4 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 66. l. s. d.			AGE 67. l. s. d.			AGE 68. l. s. d.			AGE 69. l. s. d.		
1000	6936	0	5	6600	6	0	6255	12	7	5903	10	5
900	6242	8	4	5940	5	5	5630	1	4	5313	3	4
800	5548	16	4	5280	4	10	5004	10	1	4722	16	4
700	4855	4	3	4620	4	2	4378	18	10	4132	9	3
600	4161	12	3	3960	3	7	3753	7	7	3542	2	3
500	3468	0	2	3300	3	0	3127	16	3	2951	15	2
400	2774	8	2	2640	2	5	2502	5	0	2361	8	2
300	2080	16	1	1980	1	9	1876	13	9	1771	1	1
200	1387	4	1	1320	1	2	1251	2	6	1180	14	1
100	693	12	0	660	0	7	625	11	3	590	7	0
90	624	4	10	594	0	6	563	0	1	531	6	4
80	554	17	7	528	0	5	500	9	0	472	5	7
70	485	10	5	462	0	5	437	17	10	413	4	11
60	416	3	2	396	0	4	375	6	9	354	4	2
50	346	16	0	330	0	3	312	15	7	295	3	6
40	277	8	9	264	0	2	250	4	6	236	2	10
30	208	1	7	198	0	2	187	13	4	177	2	1
20	138	14	4	132	0	1	125	2	3	118	1	4
10	69	7	2	66	0	0	62	11	1	59	0	8
9	62	8	5	59	8	0	56	6	0	53	2	7
8	55	9	9	52	16	0	50	0	10	47	4	6
7	48	11	0	46	4	0	43	15	9	41	6	5
6	41	12	3	39	12	0	37	10	8	35	8	5
5	34	13	7	33	0	0	31	5	6	29	10	4
4	27	14	10	26	8	0	25	0	5	23	12	3
3	20	16	1	19	16	0	18	15	4	17	14	2
2	13	17	5	13	4	0	12	10	2	11	16	1
1	6	18	8	6	12	0	6	5	1	5	18	0

A T

ANNUITIES UPON LIVES.

101

AT 4 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 70.			AGE 71.			AGE 72.			AGE 73.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	5543	3	0	5100	2	2	4799	15	6	4590	19	0
900	4988	16	8	4590	2	0	4319	15	10	4131	17	1
800	4434	10	5	4080	1	9	3839	16	4	3672	15	2
700	3880	4	1	3570	1	6	3359	16	9	3213	13	3
600	3325	17	10	3060	1	4	2879	17	3	2754	11	5
500	2771	11	6	2550	1	1	2399	17	9	2295	9	6
400	2217	5	2	2040	0	10	1919	18	2	1836	7	7
300	1662	18	11	1530	0	8	1439	18	7	1377	5	8
200	1108	12	7	1020	0	5	959	19	1	918	3	9
100	554	6	3	510	0	2	479	19	6	459	1	10
90	498	17	8	459	0	2	431	19	7	413	3	8
80	443	9	0	408	0	2	383	19	7	367	5	6
70	388	0	4	357	0	1	335	19	8	321	7	3
60	332	11	9	306	0	1	287	19	8	275	9	1
50	277	3	1	255	0	1	239	19	9	229	10	11
40	221	14	6	204	0	1	191	19	10	183	12	9
30	166	5	10	153	0	0	143	19	10	137	14	6
20	110	17	3	102	0	0	95	19	10	91	16	4
10	55	8	7	51	0	0	47	19	11	45	18	2
9	49	17	9	45	18	0	43	3	11	41	6	4
8	44	6	10	40	16	0	38	7	11	36	14	6
7	38	16	0	35	14	0	33	11	11	32	2	8
6	33	5	2	30	12	0	28	15	11	27	10	10
5	27	14	3	25	10	0	23	19	11	22	19	1
4	22	3	5	20	8	0	19	3	11	18	7	3
3	16	12	7	15	6	0	14	7	11	13	15	5
2	11	1	8	10	4	0	9	11	11	9	3	7
1	5	10	10	5	2	0	4	15	11	4	11	9

A T

AT 5 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 30.			AGE 31.			AGE 32.			AGE 33.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	13125	8	5	12938	4	5	12796	2	10	12649	18	8
900	11812	17	7	11644	8	0	11516	10	6	11384	18	10
800	10500	6	9	10350	11	6	10236	18	3	10119	19	0
700	9187	15	9	9056	15	1	8957	10	0	8854	19	1
600	7875	5	0	7762	18	8	7677	17	8	7589	19	2
500	6562	14	2	6469	2	2	6398	1	5	6324	19	4
400	5250	3	4	5175	5	9	5118	9	1	5059	19	6
300	3937	12	6	3881	9	4	3838	18	10	3794	19	7
200	2625	1	8	2587	12	10	2559	4	6	2529	19	9
100	1312	10	10	1293	16	5	1279	12	3	1264	19	10
90	1181	5	9	1164	8	9	1151	13	0	1138	9	10
80	1050	0	8	1035	1	1	1023	13	9	1011	19	10
70	918	15	6	905	13	6	895	15	0	885	9	10
60	787	10	6	776	5	10	767	15	9	758	19	11
50	656	5	5	646	18	2	639	16	1	632	9	11
40	525	0	4	517	10	6	511	16	10	505	19	11
30	393	15	3	388	2	11	383	17	10	379	9	11
20	262	10	2	258	15	3	255	18	5	252	19	11
10	131	5	1	129	7	7	127	19	2	126	9	11
9	118	2	6	116	8	10	115	3	3	113	16	11
8	105	0	0	103	10	1	102	7	4	101	3	11
7	91	17	6	90	11	4	89	11	6	88	10	11
6	78	15	0	77	12	7	76	15	6	75	17	11
5	65	12	6	64	13	11	63	19	7	63	4	11
4	52	10	0	51	15	0	51	3	8	50	11	11
3	39	7	6	38	16	3	38	7	9	37	18	11
2	26	5	0	25	17	6	25	11	10	25	5	11
1	13	2	6	12	18	9	12	15	11	12	12	11

A T

ANNUITIES UPON LIVES.

103

AT 5 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann.	AGE 34.			AGE 35.			AGE 36.			AGE 37.		
l.	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	12511	6	3	12358	17	5	12219	12	7	12074	12	8
900	11260	3	7	11122	19	8	10997	13	4	10867	3	5
800	10009	1	0	9887	1	11	9775	14	1	9659	14	1
700	8757	18	4	8651	4	2	8553	14	10	8452	4	10
600	7506	15	6	7415	6	5	7331	15	7	7244	15	7
500	6255	13	1	6179	8	8	6109	16	3	6037	6	4
400	5004	10	6	4943	10	11	4887	17	0	4829	17	0
300	3753	7	9	3707	13	2	3665	17	9	3622	7	9
200	2502	5	3	2471	15	5	2443	18	6	2414	18	6
100	1251	2	7	1235	17	8	1221	19	3	1207	9	3
90	1126	0	4	1112	5	11	1099	15	4	1086	14	4
80	1000	18	1	988	14	2	977	11	4	965	19	4
70	875	15	11	865	2	5	855	7	5	845	4	5
60	750	13	6	741	10	7	733	3	6	724	9	6
50	625	11	3	617	18	10	610	19	7	603	14	7
40	500	9	0	494	7	1	488	15	8	482	19	8
30	375	6	9	370	15	3	366	11	9	362	4	9
20	250	4	6	247	3	6	244	7	10	241	9	10
10	125	2	3	123	11	9	122	3	11	120	14	11
9	112	12	0	111	4	7	109	19	6	108	13	5
8	100	1	9	98	17	5	97	15	1	96	11	11
7	87	11	7	86	10	2	85	10	8	84	10	5
6	75	1	4	74	3	0	73	6	4	72	8	11
5	62	11	1	61	15	10	61	1	11	60	7	5
4	50	0	10	49	8	8	48	17	6	48	5	11
3	37	10	8	37	1	6	36	13	2	36	4	5
2	25	0	5	24	14	4	24	8	9	24	2	11
1	12	10	2	12	7	2	12	4	4	12	1	5

A T

NEW METHOD FOR VALUING

AT 5 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 38. l. s. d.			AGE 39. l. s. d.			AGE 40. l. s. d.			AGE 41. l. s. d.		
1000	11903	17	2	11741	7	6	11608	8	11	11440	5	8
900	10713	9	5	10567	4	9	10447	12	0	10296	5	1
800	9523	1	9	9393	2	0	9286	15	1	9152	4	6
700	8332	14	0	8218	19	3	8125	18	2	8008	4	0
600	7142	6	3	7044	16	6	6965	1	4	6864	3	5
500	5951	18	7	5870	13	9	5804	4	5	5720	2	10
400	4761	10	10	4696	11	0	4643	7	6	4576	2	3
300	3571	3	1	3522	8	3	3482	10	8	3432	1	8
200	2380	15	5	2348	5	6	2321	13	9	2288	1	1
100	1190	7	8	1174	2	9	1160	16	10	1144	0	6
90	1071	6	11	1056	14	5	1044	15	2	1029	12	6
80	952	6	2	939	6	2	928	13	6	915	4	5
70	833	5	4	821	17	11	812	11	9	800	16	4
60	714	4	7	704	9	7	696	10	1	686	8	4
50	595	3	10	587	1	4	580	8	5	572	0	3
40	476	3	1	469	13	1	464	6	9	457	12	2
30	357	2	3	352	4	9	348	5	0	343	4	2
20	238	1	6	234	16	6	232	3	4	228	16	1
10	119	0	9	117	8	3	116	1	8	114	8	0
9	107	2	8	105	13	5	104	9	6	102	19	3
8	95	4	7	93	18	7	92	17	4	91	10	5
7	83	6	6	82	3	9	81	5	2	80	1	7
6	71	8	5	70	8	11	69	13	0	68	12	10
5	59	10	4	58	14	1	58	0	10	57	4	0
4	47	12	3	46	19	4	46	8	8	45	15	2
3	35	14	2	35	4	5	34	16	6	34	6	5
2	23	16	1	23	9	7	23	4	4	22	17	7
1	11	18	0	11	14	9	11	12	2	11	8	9

A T

ANNUITIES UPON LIVES.

105

AT 5 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 42. l. s. d.			AGE 43. l. s. d.			AGE 44. l. s. d.			AGE 45. l. s. d.		
1000	11234	16	2	11088	14	0	10955	0	3	10792	5	2
900	10111	6	7	9979	16	7	9859	10	2	9713	0	8
800	8987	16	11	8870	19	2	8764	0	2	8633	16	1
700	7864	7	4	7762	1	10	7668	10	2	7554	11	7
600	6740	17	8	6653	4	5	6573	0	1	6475	7	1
500	5617	8	1	5544	7	0	5477	10	1	5396	2	7
400	4493	18	5	4435	9	7	4382	0	1	4316	18	0
300	3370	8	10	3326	12	2	3286	10	0	3237	13	6
200	2246	19	2	2217	14	9	2191	0	0	2158	9	0
100	1123	9	7	1108	17	4	1095	10	0	1079	4	6
90	1011	2	7	997	19	7	985	19	0	971	6	0
80	898	15	8	887	1	11	876	8	0	863	7	7
70	786	8	8	776	2	2	766	17	0	755	9	1
60	674	1	9	665	6	4	657	6	0	647	10	8
50	561	14	9	554	8	8	547	15	0	539	12	3
40	449	7	10	443	10	11	438	4	0	431	13	9
30	337	0	10	332	13	2	328	13	0	323	15	4
20	224	13	11	221	15	5	219	2	0	215	16	10
10	112	6	11	110	17	8	109	11	0	107	18	5
9	101	2	3	99	15	11	98	11	10	97	2	7
8	89	17	6	88	14	2	87	12	9	86	6	9
7	78	12	10	77	12	2	76	13	8	75	10	10
6	67	8	2	66	10	7	65	14	7	64	15	0
5	56	3	5	55	8	10	54	15	6	53	19	2
4	44	18	9	44	7	1	43	16	4	43	3	4
3	33	14	1	33	5	3	32	17	3	32	7	6
2	22	9	4	22	3	6	21	18	2	21	11	8
1	11	4	8	11	1	9	10	19	1	10	15	10

P

A T

NEW METHOD FOR VALUING

AT 5 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 46.			AGE 47.			AGE 48.			AGE 49.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	10677	8	1	10451	3	0	10309	5	10	10086	18	0
900	9609	13	3	9406	0	9	9278	7	3	9078	4	2
800	8541	18	6	8360	18	5	8247	8	8	8069	10	4
700	7474	3	8	7315	16	1	7216	10	1	7060	16	7
600	6406	8	10	6270	13	10	6185	11	6	6052	2	9
500	5338	14	0	5225	11	6	5154	12	11	5043	9	0
400	4270	19	3	4180	9	2	4123	14	4	4034	15	2
300	3237	1	10	3135	6	11	3092	15	9	3026	1	4
200	2135	9	7	2090	4	7	2061	17	2	2017	7	7
100	1067	14	9	1045	2	3	1030	18	7	1008	13	9
90	960	19	3	940	12	0	927	16	8	907	16	5
80	854	3	10	836	1	10	824	14	10	806	19	0
70	747	8	4	731	11	7	721	13	0	706	1	7
60	640	12	10	627	1	4	618	11	1	605	4	3
50	533	17	4	522	11	1	515	9	3	504	6	10
40	427	1	11	418	0	11	412	7	5	403	9	6
30	323	14	2	313	10	8	309	5	6	302	12	1
20	213	10	11	209	0	5	206	3	8	201	14	9
10	106	15	5	104	10	2	103	1	10	100	17	4
9	96	1	11	94	1	2	92	15	8	90	15	7
8	85	8	4	83	12	2	82	9	5	80	13	10
7	74	14	10	73	3	1	72	3	3	70	12	1
6	64	1	3	62	14	1	61	17	1	60	10	5
5	53	7	8	52	5	1	51	10	11	50	8	8
4	42	14	2	41	16	1	41	4	8	40	6	11
3	32	7	5	31	7	0	30	18	6	30	5	2
2	21	7	1	20	18	0	20	12	4	20	3	5
1	10	13	6	10	9	0	10	6	2	10	1	8

A T

ANNUITIES UPON LIVES. 107

AT 5 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 50.			AGE 51.			AGE 52.			AGE 53.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	9930	18	10	9769	17	9	9607	19	2	9441	9	11
900	8937	17	0	8792	18	0	8647	3	3	8497	6	11
800	7944	15	1	7815	18	2	7686	7	4	7553	3	11
700	6951	13	2	6838	18	5	6725	11	2	6609	0	11
600	5958	11	3	5861	18	8	5764	15	6	5664	18	0
500	4965	9	5	4884	18	10	4803	19	7	4720	14	11
400	3972	7	6	3907	19	1	3843	3	8	3776	11	11
300	2979	5	7	2930	19	4	2882	7	9	2832	9	0
200	1986	3	9	1953	19	6	1921	11	10	1888	5	11
100	993	1	10	976	19	9	960	15	11	944	2	11
90	893	15	8	879	5	9	864	14	3	849	14	8
80	794	9	6	781	11	9	768	12	10	755	6	4
70	695	3	3	683	17	10	672	11	1	660	18	1
60	595	17	1	586	3	10	576	9	6	566	9	9
50	496	10	11	488	9	10	480	7	11	472	1	5
40	397	4	9	390	15	10	384	6	4	377	13	2
30	297	18	6	293	1	11	288	4	9	283	4	10
20	198	12	4	195	7	11	192	3	2	188	16	7
10	99	6	2	97	13	11	96	1	7	94	8	3
9	89	7	6	87	18	6	86	9	5	84	19	5
8	79	8	11	78	3	2	76	17	3	75	10	7
7	69	10	3	68	7	9	67	5	1	66	1	9
6	59	11	8	58	12	4	57	12	11	56	12	11
5	49	13	1	48	16	11	48	0	9	47	4	1
4	39	14	5	39	1	7	38	8	7	37	15	3
3	29	15	10	29	16	2	28	16	5	28	6	5
2	19	17	2	19	10	9	19	4	3	18	17	7
1	9	18	7	9	15	4	9	12	1	9	8	9

A T

AT 5 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 54. l. s. d.			AGE 55. l. s. d.			AGE 56. l. s. d.			AGE 57. l. s. d.		
1000	9274	13	4	9106	3	2	8862	19	6	8648	12	2
900	8347	4	0	8195	10	10	7976	13	6	7783	15	0
800	7419	14	8	7284	18	6	7090	7	7	6918	17	9
700	6492	5	4	6374	6	2	6204	1	8	6054	0	6
600	5564	16	0	5463	13	10	5317	15	8	5189	3	4
500	4637	6	8	4553	1	7	4431	9	9	4324	6	1
400	3709	17	4	3642	9	3	3545	3	9	3459	8	10
300	2782	8	0	2731	16	11	2658	17	10	2594	11	8
200	1854	18	8	1821	4	7	1772	11	10	1729	14	5
100	927	9	4	910	12	3	886	5	11	864	17	2
90	834	14	4	819	11	1	797	13	4	778	7	6
80	741	19	5	728	9	10	709	0	9	691	17	9
70	649	4	6	637	8	7	620	8	2	605	8	0
60	656	9	7	546	7	4	531	15	6	518	18	4
50	463	14	8	455	6	1	443	2	11	432	8	7
40	370	19	8	364	4	11	354	10	4	345	18	10
30	328	4	9	273	3	8	265	17	9	259	9	1
20	185	9	10	182	2	5	177	5	2	172	19	4
10	92	14	11	91	1	2	88	12	7	86	9	8
9	83	9	5	81	19	1	79	15	4	77	16	9
8	74	3	11	72	16	11	70	18	0	69	3	9
7	64	18	5	63	14	10	62	0	9	60	10	9
6	65	12	11	54	12	8	53	3	6	51	17	9
5	46	7	5	45	10	7	44	6	3	43	4	10
4	37	1	11	36	8	5	35	9	0	34	11	10
3	32	16	5	27	6	4	26	11	9	25	18	10
2	18	10	11	18	4	2	17	14	6	17	5	11
1	9	5	5	9	2	1	8	17	3	8	12	11

A T

ANNUITIES UPON LIVES.

109

AT 5 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 58.			AGE 59.			AGE 60.			AGE 61.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	8418	2	8	8190	5	11	7965	19	10	7737	15	1
900	7576	6	5	7371	5	3	7169	7	10	6963	19	7
800	6734	10	1	6552	4	8	6372	15	10	6190	4	1
700	5892	13	10	5733	4	1	5576	3	11	5416	8	7
600	5050	17	7	4914	3	6	4779	11	11	4642	11	0
500	4209	1	4	4095	2	11	3982	19	11	3868	17	6
400	3367	5	0	3276	2	4	3186	7	11	3095	2	0
300	2525	8	9	2457	1	9	2389	15	11	2321	5	6
200	1683	12	6	1638	1	2	1593	3	11	1547	11	0
100	841	16	3	819	0	7	796	11	11	773	15	6
90	757	12	7	737	2	6	716	18	9	696	7	11
80	673	9	0	655	4	5	637	5	7	619	0	4
70	589	5	4	573	6	4	557	12	4	541	12	10
60	505	1	9	491	8	4	477	19	2	464	5	1
50	420	18	1	409	10	3	398	5	11	386	17	9
40	336	14	6	327	12	2	318	12	9	309	10	2
30	252	10	10	245	14	2	238	19	7	232	2	6
20	168	7	3	163	16	1	159	6	4	154	15	1
10	84	3	7	81	18	0	79	13	2	77	7	6
9	75	15	3	73	14	3	71	13	10	69	12	9
8	67	6	10	65	10	5	63	14	6	61	18	0
7	58	18	6	57	6	7	55	15	2	54	3	3
6	50	10	2	49	2	10	47	15	11	46	8	6
5	42	1	9	40	19	0	39	16	7	38	13	9
4	33	13	5	32	15	2	31	17	3	30	19	0
3	25	5	1	24	11	5	23	17	11	23	4	3
2	16	16	8	16	7	7	15	18	7	15	9	6
1	8	8	4	8	3	9	7	19	3	7	14	9

A T

NEW METHOD FOR VALUING

AT 5 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 62.			AGE 63.			AGE 64.			AGE 65.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	7476	8	7	7220	11	0	6956	18	2	6685	4	3
900	6728	15	9	6498	9	10	6261	4	4	6016	13	10
800	5981	2	11	5776	8	9	5565	10	7	5348	3	5
700	5233	10	0	5054	7	8	4869	16	9	4679	13	0
600	4485	17	2	4332	6	7	4174	2	11	4011	2	7
500	3738	4	3	3610	5	6	3478	9	1	3342	12	1
400	2990	11	5	2888	4	4	2782	15	3	2674	1	8
300	2242	18	7	2166	3	3	2087	1	5	2005	11	3
200	1495	5	8	1444	2	2	1391	7	7	1337	0	10
100	747	12	10	722	1	1	695	13	9	668	10	5
90	672	17	6	649	16	11	626	2	5	601	13	4
80	598	2	3	577	12	10	556	11	0	534	16	4
70	523	7	0	505	8	9	486	19	8	467	19	3
60	448	11	8	433	4	7	417	8	3	401	2	3
50	373	16	5	361	0	6	347	16	10	334	5	2
40	299	1	1	288	16	5	278	3	6	267	8	2
30	224	5	10	216	12	3	208	14	1	200	11	1
20	149	10	6	144	8	2	139	2	9	133	14	1
10	74	15	3	72	4	1	69	11	4	66	17	0
9	67	5	9	64	19	8	62	12	2	60	3	4
8	59	16	2	57	15	3	55	13	1	53	9	7
7	52	6	8	50	10	10	48	13	11	46	15	11
6	44	17	1	43	6	5	41	14	0	40	2	2
5	37	7	7	36	2	0	34	15	8	33	8	6
4	29	18	1	28	17	7	27	16	4	26	14	9
3	22	8	7	21	13	2	20	17	4	20	1	1
2	14	19	0	14	8	9	13	18	3	13	7	4
1	7	9	6	7	4	4	6	19	1	6	13	8

A T

ANNUITIES UPON LIVES.

III

AT 5 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 66.			AGE 67.			AGE 68.			AGE 69.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	6405	3	3	6116	19	5	5818	17	0	5511	11	9
900	5764	12	11	5505	15	6	5236	16	7	4960	8	7
800	5124	2	7	4893	11	7	4654	19	2	4409	5	4
700	4483	12	3	4281	17	7	4073	1	9	3858	2	2
600	3843	1	11	3670	3	8	3491	4	4	3306	19	0
500	3202	11	7	3058	9	8	2909	8	6	2755	15	10
400	2562	1	3	2446	15	9	2327	9	7	2204	12	8
300	1921	10	11	1835	1	10	1745	12	2	1653	9	6
200	1281	0	7	1223	7	10	1163	14	9	1102	6	4
100	640	10	3	611	13	11	581	17	0	551	3	2
90	576	9	3	550	11	6	523	13	7	495	0	10
80	512	8	3	489	7	1	465	9	11	440	18	6
70	448	7	2	428	3	8	407	6	2	385	16	2
60	384	6	2	367	0	4	349	2	5	330	13	10
50	320	5	1	305	16	11	290	18	10	275	11	7
40	256	4	1	244	13	6	232	14	11	220	9	3
30	192	3	1	183	10	2	174	11	2	165	6	11
20	128	2	0	122	6	9	116	7	5	110	4	7
10	64	1	0	61	3	4	58	3	9	55	2	3
9	57	12	11	55	1	1	52	7	4	49	12	1
8	51	4	9	48	18	8	46	10	11	44	1	10
7	44	16	8	42	16	4	40	14	7	38	11	7
6	38	8	7	36	14	0	34	18	2	33	1	4
5	32	0	6	30	11	8	29	1	10	27	11	1
4	25	12	4	24	9	4	23	5	5	22	0	11
3	19	4	3	18	7	0	17	9	1	16	10	8
2	12	16	2	12	4	8	11	12	8	11	0	5
1	6	8	1	6	2	4	5	16	4	5	10	2

A T

NEW METHOD FOR VALUING

AT 5 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann.	AGE 70.			AGE 71.			AGE 72.			AGE 73.		
l.	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	5194	14	4	4797	18	9	4533	1	10	4353	3	5
900	4675	4	11	4318	2	10	4079	15	7	3917	17	1
800	4155	15	5	3838	7	0	3626	9	5	3482	10	9
700	3635	6	0	3358	11	1	3173	3	3	3047	4	5
600	3116	16	7	2878	15	3	2719	17	1	2611	18	0
500	2597	7	2	2398	19	4	2266	10	11	2176	11	8
400	2077	17	8	1919	3	6	1813	4	8	1741	5	4
300	1558	8	3	1439	7	7	1359	18	6	1305	19	0
200	1038	18	10	959	11	9	906	12	4	870	12	8
100	519	9	5	479	15	10	453	6	4	435	6	4
90	467	10	5	431	16	3	407	19	6	391	15	8
80	415	11	6	383	16	8	362	12	11	348	5	0
70	363	12	7	335	17	1	317	6	3	304	14	5
60	311	13	7	287	17	6	271	19	8	261	3	9
50	259	14	8	239	17	11	226	13	1	217	13	2
40	207	15	9	191	18	4	181	6	5	174	2	6
30	155	16	9	143	18	9	135	19	10	130	11	10
20	103	17	10	95	19	2	90	13	2	87	1	3
10	51	18	11	47	19	7	45	6	7	43	10	7
9	46	15	0	43	3	7	40	15	11	39	3	6
8	41	11	1	38	7	8	36	5	3	34	16	6
7	36	7	3	33	11	9	31	14	7	30	9	5
6	31	3	4	28	15	9	27	3	11	26	2	4
5	25	19	5	23	19	9	22	13	3	21	15	3
4	20	15	6	19	3	10	18	2	7	17	8	3
3	15	11	8	14	7	10	13	11	11	13	1	2
2	10	7	9	9	11	11	9	1	3	8	14	1
1	5	3	10	4	15	11	4	10	7	4	7	0

A T

ANNUITIES UPON LIVES. 113

AT 6 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 30.			AGE 31.			AGE 32.			AGE 33.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	11276	9	8	11129	10	8	11021	11	2	10909	4	9
900	10148	16	8	10016	11	7	9919	8	5	9818	6	3
800	9021	3	8	8903	12	7	8817	4	11	8727	7	9
700	7893	10	9	7790	13	6	7715	1	10	7636	9	3
600	6765	17	9	6677	14	5	6612	18	6	6545	10	10
500	5638	4	10	5564	15	4	5510	15	7	5454	12	4
400	4510	11	10	4451	16	3	4408	12	5	4363	13	10
300	3382	18	10	3338	17	2	3306	9	3	3272	15	5
200	2255	5	11	2225	18	1	2204	6	2	2181	16	11
100	1127	12	11	1112	19	0	1102	3	1	1090	18	5
90	1014	17	8	1001	13	1	991	18	10	981	16	7
80	902	2	4	890	7	3	881	14	5	872	14	9
70	789	7	0	779	1	4	771	10	2	763	12	11
60	676	11	9	667	15	5	661	5	10	654	11	1
50	563	16	5	556	9	6	551	1	6	545	9	2
40	451	1	2	445	3	7	440	17	2	436	7	4
30	338	5	10	333	17	8	330	12	11	327	5	6
20	225	10	7	222	11	9	220	8	7	218	3	8
10	112	15	3	111	5	10	110	4	3	109	1	10
9	101	9	8	100	3	3	99	3	10	98	3	7
8	90	4	2	89	0	8	88	3	5	87	5	5
7	78	18	9	77	18	1	77	3	0	76	7	3
6	67	13	2	66	15	6	66	2	7	65	9	1
5	56	7	7	55	12	11	55	2	1	54	10	11
4	45	2	1	44	10	4	44	1	8	43	12	8
3	33	16	7	33	7	9	33	1	3	32	14	6
2	22	11	0	22	5	2	22	0	10	21	16	4
1	11	5	6	11	2	7	11	0	5	10	18	2

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NEW METHOD FOR VALUING

AT 6 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 34.			AGE 35.			AGE 36.			AGE 37.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	10803	13	9	10686	7	2	10578	5	4	10467	13	9
900	9723	6	5	9617	14	6	9520	8	9	9420	18	5
800	8642	19	0	8549	1	9	8462	12	3	8374	3	0
700	7562	11	8	7480	9	0	7404	15	4	7327	7	8
600	6482	4	3	6411	16	4	6346	19	2	6280	12	3
500	5401	16	10	5343	3	7	5289	2	8	5233	16	10
400	4321	9	6	4274	10	2	4231	6	1	4187	1	6
300	3241	2	1	3205	18	2	3173	9	7	3140	6	1
200	2160	14	9	2137	5	1	2115	13	0	2093	10	9
100	1080	7	4	1068	12	6	1057	16	6	1046	15	4
90	972	6	7	961	15	5	952	0	10	942	1	10
80	864	5	10	854	18	2	846	5	2	837	8	3
70	756	5	2	748	0	10	740	9	6	732	14	9
60	648	4	5	641	3	7	634	13	11	628	1	2
50	540	3	8	534	6	4	528	18	3	523	7	8
40	432	2	11	427	9	0	423	2	7	418	14	1
30	324	2	2	320	11	9	317	6	11	314	0	7
20	216	1	5	213	14	6	211	11	3	209	7	0
10	108	0	8	106	17	3	105	15	7	104	13	6
9	97	4	7	96	3	6	95	4	1	94	4	2
8	86	8	7	85	9	9	84	12	6	83	14	9
7	75	12	6	74	16	1	74	0	11	73	5	5
6	64	16	5	64	2	4	63	9	4	62	16	1
5	54	0	4	53	8	7	52	17	9	52	6	9
4	43	4	3	42	14	10	42	6	3	41	17	4
3	32	8	2	32	1	2	31	14	8	31	8	0
2	21	12	1	21	7	5	21	3	1	20	18	8
1	10	16	0	10	13	8	10	11	6	10	9	4

A T

ANNUITIES UPON LIVES.

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AT 6 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 38.			AGE 39.			AGE 40.			AGE 41.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	10334	17	6	10209	6	10	10109	12	7	9979	6	11
900	9301	7	9	9188	8	1	9098	13	4	8981	8	2
800	8267	18	0	8167	9	5	8087	14	0	7983	9	6
700	7234	8	2	7146	10	9	7076	14	10	6985	10	10
600	6200	18	6	6125	12	0	6065	15	7	5987	12	1
500	5167	8	9	5104	13	5	5054	16	3	4989	13	1
400	4133	19	0	4083	14	8	4043	17	0	3991	14	9
300	3100	9	3	3062	16	0	3032	17	9	2993	16	0
200	2066	19	6	2041	17	4	2021	18	6	1995	17	4
100	1033	9	9	1020	18	8	1010	19	3	997	18	8
90	930	2	9	918	16	9	909	17	4	898	2	9
80	826	15	9	816	14	11	808	15	4	798	6	11
70	723	8	9	714	13	0	707	13	5	698	11	1
60	620	1	10	612	11	2	606	11	6	598	15	2
50	516	14	10	510	9	4	505	9	7	498	19	3
40	413	7	10	408	7	5	404	7	8	399	3	5
30	310	0	11	306	5	7	303	5	9	299	7	7
20	206	13	11	204	3	8	202	3	10	199	11	8
10	103	6	11	102	1	10	101	1	11	99	15	10
9	93	0	3	91	17	8	90	19	8	89	16	3
8	82	13	11	81	13	5	80	17	6	79	16	8
7	72	6	10	71	9	3	70	15	4	69	17	1
6	62	0	2	61	5	1	60	13	1	59	17	6
5	51	13	5	51	0	11	50	10	11	49	17	11
4	41	6	9	40	16	8	40	8	9	39	18	4
3	31	0	1	30	12	6	30	6	6	29	18	9
2	20	13	4	20	8	4	20	4	4	19	19	2
1	10	6	8	10	4	2	10	2	2	9	19	7

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AT 6 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 42.			AGE 43.			AGE 44.			AGE 45.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	9816	9	11	9646	15	0	9605	11	7	9480	4	3
900	8834	16	10	8682	1	5	8645	0	5	8532	3	10
800	7853	3	10	7717	8	0	7684	9	3	7584	3	4
700	6871	10	10	6752	14	5	6723	18	1	6636	3	0
600	5889	17	11	5788	1	0	5763	6	8	5688	2	6
500	4908	4	11	4823	7	6	4802	15	9	4740	2	1
400	3926	11	11	3858	14	0	3842	4	7	3792	1	8
300	2944	18	11	2894	0	6	2881	13	4	2844	3	3
200	1963	5	11	1929	7	0	1921	2	3	1896	0	10
100	981	12	11	964	13	6	960	11	1	948	0	5
90	883	9	8	868	4	1	864	10	0	853	4	4
80	785	6	7	771	14	9	768	8	11	758	8	4
70	687	3	1	675	5	5	672	7	9	663	12	3
60	588	19	9	578	16	1	576	6	8	568	16	3
50	490	16	5	482	6	9	480	5	6	474	0	2
40	392	13	2	385	17	4	384	4	5	379	4	2
30	294	9	10	289	8	0	288	3	4	284	8	3
20	196	6	7	192	18	8	192	2	2	189	12	1
10	98	3	3	96	9	4	96	1	1	94	16	0
9	88	6	11	86	16	4	86	9	0	85	6	5
8	78	10	7	77	3	5	76	16	10	75	16	10
7	68	14	3	67	10	6	67	4	9	66	7	2
6	58	17	11	57	17	7	57	12	8	56	17	7
5	49	1	7	48	4	8	48	0	6	47	8	0
4	39	5	3	38	11	8	38	8	5	37	18	5
3	29	8	11	28	18	9	28	16	4	28	8	9
2	19	12	7	19	5	10	19	4	2	18	19	2
1	9	16	3	9	12	11	9	12	1	9	9	7

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ANNUITIES UPON LIVES.

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AT 6 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per. ann. l.	AGE 46.			AGE 47.			AGE 48.			AGE 49.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	9397	0	7	9215	15	11	9010	16	11	8930	15	9
900	8457	6	7	8294	4	4	8109	15	2	8037	14	2
800	7517	12	6	7372	12	9	7208	13	6	7144	12	7
700	6577	18	5	6451	1	1	6307	11	10	6251	11	0
600	5638	4	4	5529	9	7	5406	10	1	5358	9	5
500	4698	10	3	4607	17	11	4505	8	5	4465	7	10
400	3758	16	3	3686	6	4	3604	6	9	3572	6	3
300	2819	2	2	2764	19	9	2703	5	0	2689	4	8
200	1879	8	1	1843	3	2	1802	3	4	1786	3	1
100	939	14	0	921	11	7	901	1	8	893	1	6
90	845	14	7	829	8	5	810	19	6	803	15	5
80	751	15	3	737	5	3	720	17	4	714	9	3
70	657	15	10	645	2	2	630	15	2	625	3	1
60	563	16	5	552	18	11	540	13	0	535	16	11
50	469	17	0	460	15	9	450	10	10	446	10	9
40	375	17	7	368	12	7	360	8	8	357	4	7
30	281	18	2	276	9	11	270	6	6	268	18	5
20	187	18	9	184	6	3	180	4	4	178	12	3
10	93	19	4	92	3	1	90	2	2	89	6	1
9	84	11	5	82	18	10	81	1	11	80	7	6
8	75	3	6	73	14	6	72	1	8	71	8	11
7	65	15	7	64	10	2	63	1	6	62	10	3
6	56	7	7	55	5	10	54	1	3	53	11	8
5	46	19	8	46	1	6	45	1	1	44	7	0
4	37	11	9	36	17	3	36	0	10	35	14	5
3	28	3	9	27	12	11	27	0	7	26	17	10
2	18	15	10	18	8	7	18	0	5	17	17	2
1	9	7	11	9	4	3	9	0	2	8	18	7

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NEW METHOD FOR VALUING

AT 6 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 50.			AGE 51.			AGE 52.			AGE 53.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	8811	7	3	8687	7	11	8562	11	11	8433	13	6
900	7930	4	7	7818	13	1	7706	6	8	7590	6	2
800	7049	1	10	6949	18	3	6850	1	6	6746	18	10
700	6167	19	1	6081	3	6	5993	16	3	5903	11	5
600	5286	16	4	5212	8	9	5137	11	1	5060	4	1
500	4405	13	7	4343	13	11	4281	5	11	4216	16	9
400	3524	10	11	3474	19	1	3425	0	9	3373	9	5
300	2643	8	2	2606	4	4	2568	15	6	2530	2	0
200	1762	5	5	1737	9	6	1712	10	4	1686	14	8
100	881	2	8	868	14	9	856	5	2	843	7	4
90	793	0	5	781	17	3	770	12	8	759	0	7
80	704	18	2	694	19	9	685	0	1	674	13	10
70	616	15	10	608	2	4	599	7	7	590	7	1
60	528	13	7	521	4	10	513	15	1	506	0	4
50	440	11	4	434	7	4	428	2	7	421	13	8
40	352	9	1	347	9	10	342	10	0	337	6	11
30	264	6	9	260	12	5	256	17	6	253	0	2
20	176	4	6	173	14	11	171	5	0	168	13	5
10	88	2	3	86	17	5	85	12	6	84	6	8
9	79	6	0	78	3	8	77	1	3	75	18	0
8	70	9	9	69	9	11	68	10	0	67	9	4
7	61	13	7	60	16	2	59	18	9	59	0	8
6	52	17	4	52	2	5	51	7	6	50	12	0
5	44	1	1	43	8	10	42	16	3	42	3	4
4	35	4	10	34	14	11	34	5	0	33	14	8
3	26	8	8	26	1	2	25	13	9	25	6	0
2	17	12	5	17	7	5	17	2	6	16	17	4
1	8	16	2	8	13	8	8	11	3	8	8	8

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ANNUITIES UPON LIVES.

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AT 6 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann.	AGE 54.			AGE 55.			AGE 56.			AGE 57.		
l.	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	8304	6	6	8173	6	11	7975	0	4	7802	3	5
900	7473	17	10	7356	0	2	7177	10	4	7021	19	1
800	6643	9	2	6538	13	6	6380	0	3	6241	14	9
700	5813	0	7	5721	6	8	5582	10	3	5461	10	5
600	4982	11	11	4904	0	1	4785	0	2	4681	6	0
500	4152	3	3	4086	13	5	3987	10	2	3901	1	8
400	3321	14	7	3269	6	9	3190	0	1	3120	17	4
300	2491	5	11	2452	0	0	2392	10	1	2340	13	0
200	1660	17	3	1634	13	4	1595	0	0	1560	8	8
100	830	8	7	817	6	8	797	10	0	780	4	4
90	747	7	9	735	12	0	717	15	0	702	3	10
80	664	7	0	653	17	4	638	0	0	624	3	5
70	581	6	0	572	2	8	558	5	0	546	3	0
60	498	5	2	490	8	0	478	10	0	468	2	7
50	415	4	3	408	13	4	398	15	0	390	2	2
40	332	3	5	326	18	8	319	0	0	312	1	8
30	249	2	7	245	4	0	239	5	0	234	1	3
20	166	1	8	163	9	3	159	10	0	156	0	10
10	83	0	10	81	14	7	79	15	0	78	0	5
9	74	14	9	73	11	2	71	15	6	70	4	4
8	66	8	8	65	7	8	63	16	0	62	8	4
7	58	2	7	57	4	3	55	16	6	54	12	3
6	49	16	6	49	0	9	47	17	0	46	16	3
5	41	10	5	40	17	4	39	17	6	39	0	2
4	33	4	4	32	13	10	31	18	0	31	4	2
3	24	18	3	24	10	4	23	18	6	23	8	1
2	16	12	2	16	6	11	15	19	0	15	12	1
1	8	6	1	8	3	5	7	19	6	7	16	0

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NEW METHOD FOR VALUING

AT 6 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 58.			AGE 59.			AGE 60.			AGE 61.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	7614	6	8	7428	14	9	7245	1	0	7057	11	9
900	6852	18	0	6685	17	3	6520	2	0	6351	16	7
800	6091	9	4	5942	19	10	5796	0	10	5646	1	4
700	5330	0	8	5200	2	4	5071	10	9	4940	6	2
600	4568	12	0	4457	4	10	4347	0	8	4234	11	0
500	3807	3	4	3714	7	4	3622	10	6	3528	15	10
400	3045	14	8	2971	9	11	2898	0	5	2823	0	8
300	2284	6	0	2228	12	5	2173	10	4	2117	5	6
200	1522	17	4	1485	14	11	1449	0	2	1411	10	4
100	761	8	8	742	17	5	724	10	1	705	15	2
90	685	5	9	668	11	8	652	0	2	635	3	7
80	609	2	11	594	5	11	579	12	0	564	12	1
70	533	0	0	520	0	2	507	3	0	494	0	7
60	456	17	2	445	14	5	434	14	0	423	9	1
50	380	14	4	371	8	10	362	5	0	352	17	7
40	304	11	5	297	2	11	289	16	0	282	6	0
30	228	8	7	222	17	2	217	7	0	211	14	6
20	152	5	8	148	11	5	144	18	0	141	3	0
10	76	2	10	74	5	8	72	9	0	70	11	6
9	68	10	6	66	17	2	65	4	0	63	10	4
8	60	18	3	59	8	7	57	19	2	56	9	2
7	53	6	0	52	0	0	50	14	3	49	8	0
6	45	13	8	44	11	5	43	9	4	42	6	10
5	38	1	5	37	2	10	36	4	6	35	5	9
4	30	9	1	29	14	3	28	19	7	28	4	7
3	22	16	10	22	5	8	21	14	8	21	3	5
2	15	4	6	14	17	1	14	9	9	14	2	3
1	7	12	3	7	8	6	7	4	10	7	1	1

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ANNUITIES UPON LIVES.

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AT 6 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 62.			AGE 63.			AGE 64.			AGE 65.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	6839	18	5	6625	0	0	6402	15	4	6172	2	9
900	6155	18	7	5962	10	0	5762	9	10	5554	18	5
800	5471	18	9	5300	0	0	5122	4	3	4937	14	0
700	4787	18	11	4637	10	0	4481	18	9	4320	9	11
600	4103	19	0	3975	0	0	3841	13	2	3703	5	7
500	3419	19	0	3312	10	0	3201	7	8	3086	1	4
400	2735	19	4	2650	0	0	2561	2	1	2468	17	0
300	2051	19	6	1987	10	0	1920	16	7	1851	12	9
200	1367	19	8	1325	0	0	1280	11	0	1234	8	6
100	683	19	10	662	10	0	640	5	6	617	4	3
90	615	11	10	596	5	0	576	4	11	555	9	10
80	547	3	10	530	0	0	512	4	5	493	15	4
70	478	15	10	463	15	0	448	3	10	432	0	11
60	410	7	10	397	10	0	384	3	3	370	6	6
50	341	19	11	331	5	0	320	2	9	308	12	1
40	273	11	11	265	0	0	256	2	2	246	17	8
30	205	3	11	198	15	0	192	1	7	185	3	3
20	136	15	11	132	10	0	128	1	1	123	8	10
10	68	7	11	66	5	0	64	0	6	61	14	5
9	61	11	2	59	12	6	57	4	5	55	10	11
8	54	14	4	53	0	0	51	4	5	49	7	6
7	47	17	7	46	7	6	44	16	4	43	4	0
6	41	0	9	39	15	0	38	8	3	37	0	7
5	34	3	11	33	2	6	32	0	3	30	17	2
4	27	7	2	26	10	0	25	12	2	24	13	9
3	20	10	4	19	17	6	19	4	1	18	10	3
2	13	13	7	13	5	0	12	16	1	12	6	10
1	6	16	9	6	12	6	6	8	0	6	3	5

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NEW METHOD FOR VALUING

AT 6 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 66.			AGE 67.			AGE 68.			AGE 69.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	5932	14	0	5684	10	7	5425	13	5	5157	6	6
900	5339	8	7	5116	1	6	4883	2	1	4641	11	10
800	4746	3	2	4547	12	5	4340	10	9	4125	17	2
700	4152	17	10	3979	3	5	3797	19	5	3610	2	7
600	3559	12	5	3410	14	4	3255	8	0	3094	7	11
500	2966	7	0	2842	5	3	2712	16	8	2578	13	3
400	2373	1	7	2273	16	2	2170	5	4	2062	18	7
300	1779	16	2	1705	7	2	1627	14	0	1547	3	11
200	1186	10	9	1136	18	1	1085	2	8	1031	9	3
100	593	5	4	568	9	0	542	11	4	515	14	7
90	533	18	10	511	12	1	488	6	2	464	3	2
80	474	12	3	454	15	2	434	1	0	412	11	8
70	415	5	9	397	18	4	379	15	11	361	0	3
60	355	19	2	341	1	5	325	10	9	309	8	9
50	296	12	8	284	4	6	271	5	8	257	16	3
40	237	6	1	227	7	7	217	0	6	206	5	10
30	177	19	7	170	10	8	162	15	4	154	14	4
20	118	13	0	113	13	9	108	10	3	103	2	11
10	59	6	6	56	16	10	54	5	1	51	11	5
9	53	7	10	51	3	2	48	16	7	46	8	3
8	47	9	2	45	9	6	43	8	1	41	5	2
7	41	10	6	39	15	10	37	19	7	36	2	0
6	35	11	11	34	2	1	32	11	0	30	18	10
5	29	13	3	28	8	5	27	2	6	25	15	7
4	23	14	7	22	14	9	21	14	0	20	12	7
3	17	15	11	17	1	0	16	5	6	15	9	5
2	11	17	3	11	7	4	10	17	0	10	6	3
1	5	18	7	5	13	8	5	8	6	5	3	1

A T

ANNUITIES UPON LIVES.

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AT 6 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 70.			AGE 71.			AGE 72.			AGE 73.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	4877	18	0	4521	12	11	4287	17	7	4133	5	8
900	4390	2	2	4069	9	8	3859	1	10	3719	19	1
800	3902	6	5	3617	6	4	3430	6	0	3306	12	6
700	3414	10	7	3165	3	0	3001	10	3	2893	6	0
600	2926	14	10	2712	19	9	2572	14	6	2479	19	5
500	2438	19	0	2260	16	5	2143	18	9	2066	12	10
400	1951	3	2	1808	13	2	1715	3	0	1653	6	3
300	1463	7	5	1356	9	10	1286	7	3	1239	19	8
200	975	11	7	904	6	7	857	11	6	826	13	1
100	487	15	9	452	3	3	428	15	9	413	6	6
90	439	0	2	406	18	11	385	18	2	371	19	10
80	390	4	7	361	14	7	343	0	7	330	13	3
70	341	9	0	316	10	3	300	3	0	289	6	7
60	292	13	5	271	5	11	257	5	5	247	19	11
50	243	17	10	226	1	7	214	7	10	206	13	3
40	195	2	3	180	17	3	171	10	3	165	6	7
30	146	6	8	135	12	11	128	12	8	123	19	11
20	97	11	1	90	8	7	85	15	1	82	13	3
10	48	15	6	45	4	3	42	17	6	41	6	7
9	43	15	6	40	13	10	38	11	9	37	3	11
8	39	0	5	36	3	5	34	6	0	33	1	3
7	34	2	10	31	13	0	30	0	3	28	18	7
6	29	5	4	27	2	7	25	14	6	24	15	11
5	24	7	9	22	12	1	21	8	9	20	13	3
4	19	10	2	18	1	8	17	3	0	16	10	7
3	14	12	8	13	11	3	12	7	3	12	7	11
2	9	15	1	9	0	10	8	11	6	8	5	3
1	4	7	6	4	10	5	4	5	9	4	2	7

A T

NEW METHOD FOR VALUING

AT 7 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 30.			AGE 31.			AGE 32.			AGE 33.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	9836	6	8	9716	5	4	9630	7	9	9540	19	3
900	8852	14	0	8744	12	10	8667	7	0	8586	17	4
800	7869	1	4	7773	0	3	7704	6	2	7632	15	5
700	6885	8	8	6801	7	9	6741	5	5	6678	13	6
600	5901	16	0	5829	15	2	5778	4	8	5724	11	7
500	4918	3	4	4872	6	5	4815	3	10	4770	9	7
400	3934	10	8	3886	10	1	3852	3	1	3816	7	8
300	2950	18	0	2914	17	7	2889	2	4	2862	5	9
200	1967	5	4	1943	5	0	1926	1	6	1908	3	10
100	983	12	8	971	12	6	963	0	9	954	1	11
90	885	5	4	874	9	3	866	14	9	858	13	8
80	786	18	1	777	6	0	770	8	7	763	5	6
70	688	10	10	680	2	9	674	2	6	667	17	4
60	590	3	7	582	19	6	577	16	5	572	9	1
50	491	16	4	487	4	7	481	10	4	477	0	11
40	393	9	0	388	13	0	385	4	3	381	12	9
30	295	1	9	291	9	9	288	18	2	286	4	6
20	196	14	6	194	6	6	192	12	1	190	16	4
10	98	7	3	97	3	3	96	6	0	95	8	2
9	88	10	6	87	8	11	86	13	5	85	17	4
8	78	13	9	77	14	7	77	0	10	76	6	6
7	68	17	1	68	0	3	67	8	3	66	15	8
6	59	0	4	58	5	11	57	15	7	57	4	10
5	49	3	7	48	14	5	48	3	0	47	14	1
4	39	6	10	38	17	3	38	10	5	38	3	3
3	29	10	2	29	2	11	28	17	9	28	12	5
2	19	13	5	19	8	7	19	5	2	19	1	7
1	9	16	8	9	14	2	9	12	7	9	10	9

A T

ANNUITIES UPON LIVES.

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AT 7 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 34. l. s. d.			AGE 35. l. s. d.			AGE 36. l. s. d.			AGE 37. l. s. d.		
1000	9457	12	0	9364	2	4	9280	19	3	9193	15	6
900	8511	16	10	8427	14	1	8352	17	4	8274	7	11
800	7566	1	7	7491	5	10	7424	15	5	7355	0	5
700	6620	6	5	6554	17	7	6496	13	6	6435	12	10
600	5674	11	2	5618	9	4	5568	11	6	5516	5	3
500	4728	16	0	4682	1	2	4640	9	7	4596	17	9
400	3783	0	9	3745	12	11	3712	7	8	3677	10	2
300	2837	5	7	2809	4	8	2784	5	9	2758	2	7
200	1891	10	4	1872	16	5	1856	3	10	1838	15	1
100	945	15	2	936	8	2	928	1	11	919	7	6
90	851	3	8	842	15	4	835	5	9	827	8	9
80	756	12	1	749	2	7	742	9	6	735	10	0
70	662	0	7	655	9	9	649	13	4	643	11	3
60	567	9	1	561	16	11	556	17	1	551	12	6
50	472	17	7	468	4	1	464	0	11	459	13	9
40	378	6	0	374	11	3	371	4	9	367	15	0
30	283	14	6	280	18	5	278	8	6	275	16	3
20	189	3	0	187	5	7	185	12	4	183	17	6
10	94	11	6	93	12	9	92	16	2	91	18	9
9	85	2	4	84	5	6	83	10	6	82	14	10
8	75	13	2	74	18	3	74	4	11	73	11	0
7	66	4	0	65	10	11	64	19	4	64	7	1
6	56	14	10	56	3	8	55	13	8	55	3	3
5	47	5	9	46	16	4	46	8	1	45	19	3
4	37	16	7	37	9	1	37	2	5	36	15	6
3	28	7	5	28	1	10	27	16	10	27	11	7
2	18	18	3	18	14	6	18	11	2	18	7	9
1	9	9	1	9	7	3	9	5	7	9	3	10

A T

AT 7 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 38. l. s. d.			AGE 39. l. s. d.			AGE 40. l. s. d.			AGE 41. l. s. d.		
1000	9087	4	8	9000	9	8	8910	4	1	8806	8	1
900	8178	10	2	8100	8	9	8019	3	9	7925	15	3
800	7269	15	9	7200	7	9	7128	3	3	7045	2	6
700	6361	1	3	6300	6	9	6237	2	11	6164	9	8
600	5452	6	9	5400	5	10	5346	2	6	5283	16	10
500	4543	12	4	4500	4	10	4455	2	0	4403	4	0
400	3634	17	10	3600	3	10	3564	1	7	3522	11	3
300	2726	3	4	2700	2	11	2673	1	3	2641	18	5
200	1817	8	11	1800	1	11	1782	0	9	1761	5	7
100	908	14	5	900	0	11	891	0	4	880	12	9
90	817	17	0	810	0	10	801	18	4	792	11	6
80	726	19	6	720	0	9	712	16	3	704	10	3
70	636	2	1	630	0	8	623	14	3	616	8	11
60	545	4	8	540	0	7	534	12	3	528	7	8
50	454	7	2	450	0	5	445	10	2	440	6	4
40	363	9	9	360	0	4	356	8	1	352	5	1
30	272	12	4	270	0	3	267	6	1	264	3	10
20	181	14	10	180	0	2	178	4	0	176	2	6
10	90	17	5	90	0	1	89	2	0	88	1	3
9	81	15	8	81	0	1	80	3	10	79	5	1
8	72	13	11	72	0	0	71	5	7	70	9	0
7	63	12	2	63	0	0	62	7	5	61	12	10
6	54	10	5	54	0	0	53	9	2	52	16	9
5	45	8	8	45	0	0	44	11	0	44	0	7
4	36	6	11	36	0	0	35	12	9	35	4	6
3	27	5	2	27	0	0	26	14	7	26	8	4
2	18	3	5	18	0	0	17	16	4	17	12	3
1	9	1	8	9	0	0	8	18	2	8	16	1

A T

ANNUITIES UPON LIVES.

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AT 7 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 42.			AGE 43.			AGE 44.			AGE 45.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	8673	19	11	8587	11	6	8511	1	8	8412	5	7
900	7806	11	11	7728	16	4	7659	19	6	7571	1	0
800	6939	3	11	6870	1	2	6808	17	4	6729	16	6
700	6071	15	11	6011	6	0	5957	15	2	5888	11	11
600	5204	7	11	5152	10	11	5106	13	0	5047	7	4
500	4336	19	11	4293	15	9	4255	10	10	4206	2	9
400	3469	11	11	3435	0	7	3404	8	8	3364	18	3
300	2602	3	11	2576	5	5	2553	6	6	2523	13	8
200	1734	15	11	1717	10	3	1702	4	4	1682	9	1
100	867	7	11	858	15	1	851	2	2	841	4	6
90	780	13	2	772	17	7	765	19	11	757	2	1
80	693	18	4	687	0	1	680	17	8	672	19	7
70	607	3	6	601	2	7	595	15	6	588	17	2
60	520	8	9	515	5	1	510	13	3	504	14	8
50	433	13	11	429	7	6	425	11	1	420	12	3
40	346	19	2	343	10	0	340	8	10	336	9	9
30	260	4	4	257	12	6	255	6	7	252	7	4
20	173	9	7	171	15	0	170	4	5	168	4	10
10	86	14	9	85	17	6	85	2	2	84	2	5
9	78	1	3	77	5	9	76	11	11	75	14	2
8	69	7	10	68	14	0	68	1	9	67	5	11
7	60	14	4	60	2	3	59	11	6	58	17	8
6	52	0	10	51	10	6	51	1	3	50	9	5
5	43	7	4	42	18	9	42	11	1	42	1	2
4	34	13	11	34	7	0	34	0	10	33	12	11
3	26	0	5	25	15	3	25	10	7	25	4	8
2	17	6	11	17	3	6	17	0	5	16	16	5
1	8	13	5	8	11	9	8	10	2	8	8	2

A T

NEW METHOD FOR VALUING

AT 7 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 46.			AGE 47.			AGE 48.			AGE 49.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	835	1	2	4	820	2	19	0	812	1	0	10
900	751	6	0	0	738	2	13	1	730	8	18	9
800	668	0	17	11	656	2	7	2	649	6	16	8
700	584	5	15	8	574	2	1	3	568	4	14	7
600	501	0	13	5	492	2	15	5	487	2	12	6
500	417	5	11	2	410	2	9	6	406	0	10	5
400	334	0	8	11	328	2	3	7	324	8	16	10
300	250	5	6	8	246	2	17	8	243	6	12	7
200	167	0	4	5	164	2	11	9	162	8	10	5
100	83	5	2	2	82	0	5	10	81	4	2	1
90	75	1	12	0	73	8	5	3	73	0	17	10
80	66	8	1	9	65	6	4	8	64	9	13	8
70	58	4	11	6	57	4	4	1	56	8	9	5
60	50	1	1	4	49	2	3	6	48	5	5	3
50	41	7	11	1	41	0	2	11	40	1	1	0
40	33	0	0	10	32	8	2	4	32	16	16	10
30	25	10	8		24	1	1	9	24	12	12	7
20	16	0	5		16	12	0		16	9	9	8
10	8	10	2		8	12	0		8	7	7	3
9	7	3	2		7	8	1		7	4	4	10
8	6	16	2		6	8	0		6	2	2	5
7	5	9	1		5	4	4		5	16	11	
6	5	0	2	1	4	4	4		4	16	11	
5	4	15	1		4	0	3		4	14	6	
4	3	8	1		3	16	2		3	12	1	
3	2	1	0		2	16	2		2	9	8	
2	1	14	0		1	8	1		1	7	3	
1	8	7	0		8	4	0		8	4	10	
										2	5	
										7	19	6

A T

ANNUITIES UPON LIVES.

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AT 7 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 50.			AGE 51.			AGE 52.			AGE 53.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	7882	17	7	7786	2	3	7688	14	4	7587	14	7
900	7094	11	10	7007	10	0	6919	16	11	6828	19	1
800	6306	6	0	6228	17	10	6150	19	6	6070	3	8
700	5518	0	3	5450	5	7	5382	2	0	5311	8	2
600	4729	14	6	4671	13	4	4613	4	7	4552	12	9
500	3941	8	9	3893	1	1	3844	7	2	3793	17	3
400	3153	3	0	3114	8	11	3075	9	9	3035	1	10
300	2364	17	3	2335	16	8	2306	12	3	2276	6	4
200	1576	11	6	1557	4	5	1537	14	10	1517	10	11
100	788	5	9	778	12	2	768	17	5	758	15	5
90	709	9	2	700	15	0	691	19	8	682	17	10
80	630	12	7	622	17	9	615	1	11	607	0	4
70	551	16	0	545	0	6	538	4	2	531	2	9
60	472	19	5	467	3	4	461	6	5	455	5	3
50	394	2	10	389	6	1	384	8	8	379	7	8
40	315	6	3	311	8	10	307	10	11	303	10	2
30	236	9	8	233	11	8	230	13	2	227	12	7
20	157	13	1	155	14	5	153	15	5	151	15	1
10	78	16	6	77	17	2	76	17	8	75	17	6
9	70	18	11	70	1	6	69	3	11	68	5	9
8	63	1	3	62	5	9	61	10	2	60	14	0
7	55	3	7	54	10	0	53	16	5	53	2	3
6	47	5	11	46	14	4	45	2	7	45	10	6
5	39	8	3	38	18	7	38	8	10	37	18	9
4	31	10	7	31	2	10	30	15	1	30	7	0
3	23	12	11	23	7	2	23	1	3	22	15	3
2	15	15	3	15	11	5	15	7	6	15	3	6
1	7	17	7	7	15	8	7	13	9	7	11	9

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A T

NEW METHOD FOR VALUING

AT 7 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 54.			AGE 55.			AGE 56.			AGE 57.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	7486	8	8	7383	14	9	7214	1	10	7079	8	4
900	6737	15	10	6645	7	3	6492	3	7	6371	9	6
800	5989	2	11	5906	19	10	5771	3	5	5663	10	8
700	5240	10	0	5168	12	4	5049	17	3	4955	11	10
600	4491	17	2	4430	4	10	4328	9	1	4247	13	0
500	3743	4	4	3691	17	4	3607	0	11	3539	14	2
400	2994	11	5	2953	9	11	2885	11	8	2831	15	4
300	2245	18	7	2215	2	5	2164	4	6	2123	16	6
200	1497	5	8	1476	14	11	1442	15	10	1415	17	8
100	748	12	10	738	7	5	721	7	11	707	18	10
90	673	15	7	664	10	8	649	4	4	637	2	11
80	598	18	3	590	13	11	577	2	4	566	7	0
70	524	1	0	516	17	2	504	19	8	495	11	2
60	449	3	8	443	0	5	432	16	10	424	15	3
50	374	6	5	369	3	8	360	14	1	353	19	5
40	299	9	1	295	6	11	288	11	2	283	3	6
30	224	11	10	221	10	2	216	8	5	212	7	7
20	149	14	6	147	13	5	144	5	7	141	11	9
10	74	17	3	73	16	8	72	2	9	70	15	10
9	67	7	6	66	9	0	64	18	5	63	14	3
8	59	17	9	59	1	4	57	14	2	56	12	9
7	52	8	1	51	13	8	50	9	11	49	11	1
6	44	18	4	44	6	0	43	5	8	42	9	6
5	37	8	7	36	18	4	36	1	4	35	7	11
4	29	18	11	29	10	8	28	17	1	28	6	4
3	22	9	2	22	3	0	21	12	10	21	4	9
2	14	19	5	14	15	4	14	8	6	14	3	2
1	7	9	8	7	7	8	7	4	3	7	1	7

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ANNUITIES UPON LIVES.

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AT 7 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 58.			AGE 59.			AGE 60.			AGE 61.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	6924	18	4	6772	4	5	6621	0	4	6466	1	7
900	6232	8	6	6094	19	11	5958	18	3	5819	9	3
800	5539	18	8	5417	15	6	5296	16	3	5172	17	1
700	4847	8	10	4740	11	0	4634	14	2	4526	5	0
600	4154	19	0	4063	6	8	3972	12	2	3879	12	10
500	3462	9	2	3386	2	2	3310	10	2	3233	0	9
400	2769	19	4	2708	17	9	2648	8	1	2586	8	6
300	2077	4	6	2031	13	4	1986	6	1	1939	16	5
200	1384	19	8	1354	8	10	1324	4	0	1293	4	3
100	692	9	10	677	4	5	662	2	0	646	12	1
90	623	4	10	609	9	11	595	17	9	581	18	11
80	553	19	9	541	15	6	529	13	7	517	5	8
70	484	14	10	474	1	1	463	9	5	452	12	6
60	415	9	10	406	6	8	397	5	2	387	19	3
50	346	4	11	338	12	2	331	1	0	323	6	0
40	276	19	11	270	17	9	264	16	9	258	12	10
30	207	14	5	203	3	4	198	12	7	193	19	7
20	138	9	11	135	8	10	132	8	4	129	6	5
10	69	4	11	67	14	5	66	4	2	64	13	2
9	62	6	5	60	18	11	59	11	9	58	3	10
8	55	7	11	54	3	6	52	19	4	51	14	6
7	48	9	5	47	8	1	46	6	11	45	5	3
6	41	10	11	40	12	8	39	14	6	38	15	11
5	34	12	5	33	16	2	33	2	1	32	6	7
4	27	13	11	27	1	9	26	9	11	25	17	3
3	20	15	5	20	6	4	19	17	3	19	7	11
2	13	16	11	13	10	10	13	4	11	12	18	7
1	6	18	5	6	15	5	6	12	5	6	9	3

A T

NEW METHOD FOR VALUING

AT 7 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 62.			AGE 63.			AGE 64.			AGE 65.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	6282	8	3	6102	1	4	5913	17	10	5717	2	4
900	5654	3	5	5491	17	2	5322	10	2	5145	8	1
800	5025	18	8	4881	13	0	4731	0	8	4573	13	11
700	4397	13	10	4271	8	11	4139	13	0	4001	19	8
600	3769	9	0	3661	4	9	3548	5	6	3430	5	5
500	3141	4	1	3051	0	8	2956	18	11	2858	11	2
400	2512	19	4	2440	16	6	2365	10	4	2286	16	11
300	1884	14	6	1830	12	4	1774	2	9	1715	2	8
200	1256	9	8	1220	8	3	1182	15	2	1143	8	5
100	628	4	10	610	4	1	591	7	7	571	14	2
90	565	8	5	549	3	8	532	5	0	514	10	9
80	502	11	10	488	3	3	473	2	0	457	7	4
70	439	15	4	427	2	10	413	19	3	400	3	11
60	376	18	10	366	2	5	354	16	6	343	0	6
50	314	2	4	305	2	0	295	13	9	285	17	1
40	251	5	11	244	1	7	236	11	0	228	13	8
30	188	9	5	183	1	2	177	8	3	171	10	3
20	125	12	11	122	0	9	118	5	6	114	6	10
10	62	16	5	61	0	4	59	2	9	57	3	5
9	56	10	10	54	18	4	53	4	6	51	9	0
8	50	5	2	48	16	3	47	6	2	45	14	8
7	43	19	6	42	14	3	41	7	11	40	0	4
6	37	13	10	36	12	2	35	9	7	34	6	0
5	31	8	2	30	10	2	29	11	4	28	11	8
4	25	2	7	24	8	1	23	13	1	22	17	4
3	18	16	11	18	6	1	17	14	9	17	3	0
2	12	11	3	12	4	0	11	16	6	11	8	8
1	6	5	7	6	2	0	5	18	3	5	14	4

A T

ANNUITIES UPON LIVES.

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AT 7 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per. ann. l.	AGE 66.			AGE 67.			AGE 68.			AGE 69.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	5511	11	2	5297	1	2	5071	13	2	4836	2	11
900	4960	6	1	4767	7	0	4564	9	10	4352	10	8
800	4409	5	0	4237	12	11	4057	6	6	3868	18	4
700	3858	1	10	3707	18	10	3550	3	2	3385	6	0
600	3306	18	9	3178	4	8	3042	19	11	2901	13	9
500	2755	15	7	2648	10	7	2535	16	7	2418	1	5
400	2204	12	6	2118	16	5	2028	13	3	1934	9	2
300	1653	9	4	1589	2	4	1521	9	11	1450	16	10
200	1102	6	3	1059	8	2	1014	6	7	967	4	7
100	551	3	1	529	14	1	507	3	3	483	12	3
90	496	0	7	476	14	8	456	8	11	435	5	0
80	440	18	6	423	15	3	405	14	7	386	17	10
70	385	16	2	370	15	10	355	0	3	338	10	7
60	330	13	10	317	16	5	304	5	11	290	3	4
50	275	11	6	264	17	0	253	11	7	241	16	1
40	220	9	3	211	17	7	202	17	3	193	8	11
30	165	6	11	158	18	2	152	2	11	145	1	8
20	110	4	7	105	18	9	101	8	7	96	14	5
10	55	2	3	52	19	4	50	14	3	48	7	2
9	49	12	0	47	13	5	45	12	10	43	10	6
8	44	1	10	42	7	6	40	11	5	38	13	9
7	38	11	7	37	1	7	35	10	0	33	17	0
6	33	1	4	31	15	7	30	8	7	29	0	4
5	27	11	1	26	9	8	25	7	0	24	3	7
4	22	0	11	21	3	9	20	5	8	19	6	10
3	16	10	8	15	17	9	15	4	3	14	10	2
2	11	0	5	10	11	10	10	2	10	9	13	5
1	5	10	2	5	5	11	5	1	5	4	16	8

A T

NEW METHOD FOR VALUING

AT 7 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 70.			AGE 71.			AGE 72.			AGE 73.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	4589	8	3	4268	15	2	4062	3	4	3929	15	3
900	4130	9	5	3841	17	8	3655	19	0	3536	15	9
800	3671	10	7	3415	0	2	3249	14	8	3143	16	2
700	3212	11	9	2988	2	8	2843	10	4	2750	16	8
600	2753	12	11	2561	5	1	2437	6	0	2357	17	1
500	2294	14	1	2134	7	7	2031	1	8	1964	17	7
400	1835	15	3	1707	10	1	1624	17	4	1571	18	1
300	1376	16	5	1280	12	6	1218	13	0	1178	18	6
200	917	17	7	853	15	0	812	8	8	785	19	0
100	458	18	9	426	17	6	406	4	4	392	19	6
90	413	0	11	384	3	9	365	11	10	353	13	6
80	367	3	0	341	10	0	324	19	5	314	7	7
70	321	5	2	298	16	3	284	7	0	275	1	8
60	275	7	3	256	2	6	243	14	7	235	15	8
50	229	9	4	213	8	9	203	2	2	196	9	9
40	183	11	6	170	15	0	162	9	8	157	3	9
30	137	13	7	128	1	3	121	17	3	117	17	10
20	91	15	9	85	7	6	81	4	10	78	11	11
10	45	17	10	42	13	9	40	12	5	39	5	11
9	41	6	1	38	8	4	36	11	2	35	7	4
8	36	14	3	34	3	0	32	9	11	31	8	9
7	32	2	6	29	17	7	28	8	8	27	10	2
6	27	10	8	25	12	3	24	7	5	23	11	6
5	22	18	11	21	6	10	20	6	2	19	12	11
4	18	7	1	17	1	6	16	4	11	15	14	4
3	13	15	4	12	16	1	12	3	8	11	15	9
2	9	13	6	8	10	9	8	2	5	7	17	2
1	4	16	9	4	5	4	4	1	2	3	18	7

A T

ANNUITIES UPON LIVES.

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AT 8 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 30.			AGE 31.			AGE 32.			AGE 33.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	8685	14	5	8584	14	8	8514	2	0	8440	0	10
900	7817	3	0	7726	5	2	7662	13	11	7596	9	4
800	6948	11	6	6867	15	9	6811	5	8	6752	8	4
700	6080	0	0	6009	6	3	5959	17	6	5908	7	3
600	5211	8	8	5150	16	10	5108	9	3	5064	6	3
500	4342	17	2	4292	7	4	4257	1	0	4220	0	6
400	3474	5	9	3433	17	10	3405	12	10	3376	4	2
300	2605	14	4	2575	8	5	2554	4	7	2532	3	1
200	1737	2	10	1716	18	11	1702	16	5	1688	2	1
100	868	11	5	858	9	5	851	8	2	844	1	0
90	781	14	3	772	12	6	766	5	4	759	12	11
80	694	17	1	686	15	6	681	2	6	675	4	11
70	608	0	0	600	18	7	595	19	9	590	16	8
60	521	2	10	515	1	8	510	16	11	506	8	7
50	434	5	8	429	4	8	425	14	1	422	0	0
40	347	8	6	343	7	9	340	11	3	337	12	5
30	260	11	5	357	10	10	255	8	5	253	4	3
20	173	14	3	171	13	10	170	5	7	168	16	2
10	86	17	1	85	16	11	85	2	9	84	8	1
9	78	3	5	77	5	3	76	12	6	75	19	3
8	69	9	8	68	13	6	68	2	3	67	10	5
7	60	16	0	60	1	10	59	11	10	59	1	8
6	52	2	3	51	10	2	51	1	8	50	12	10
5	43	8	6	42	18	5	42	11	4	42	4	0
4	34	14	10	34	6	9	34	1	1	33	15	2
3	26	1	1	25	15	1	25	10	10	25	6	5
2	17	7	5	17	3	4	17	0	6	16	17	7
1	8	13	8	8	11	8	8	10	3	8	8	9

A T

NEW METHOD FOR VALUING

AT 8 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 34. l. s. d.			AGE 35. l. s. d.			AGE 36. l. s. d.			AGE 37. l. s. d.		
1000	8383	17	5	8306	19	4	8239	18	3	8168	9	8
900	7545	9	8	7476	5	5	7415	18	5	7351	12	8
800	6707	1	11	6645	11	5	6591	18	7	6534	15	9
700	5868	14	2	5814	17	6	5767	18	9	5717	18	9
600	5030	6	5	4984	3	7	4943	19	0	4901	1	9
500	4191	18	8	4153	9	8	4119	19	1	4084	4	10
400	3353	10	11	3322	15	8	3295	19	3	3267	7	10
300	2515	3	2	2492	1	9	2471	19	6	2450	10	10
200	1676	15	5	1661	7	10	1647	19	7	1633	13	11
100	838	7	8	830	13	11	823	9	9	816	16	11
90	754	10	11	747	12	6	741	11	10	735	3	3
80	670	14	2	664	11	1	659	3	10	653	9	6
70	586	17	4	581	9	9	576	15	10	571	15	10
60	503	0	7	498	8	4	494	7	10	490	2	2
50	419	3	10	415	6	11	411	19	10	408	8	5
40	335	7	1	332	5	6	329	11	11	326	14	9
30	251	10	3	249	4	2	247	3	11	245	1	1
20	167	13	6	166	2	9	164	15	11	163	7	4
10	83	16	9	83	1	4	82	6	11	81	13	8
9	75	9	1	74	15	3	74	3	2	73	10	3
8	67	1	5	66	9	1	65	18	4	65	6	11
7	58	13	8	58	2	11	57	13	7	57	3	7
6	50	6	0	49	16	10	49	8	9	49	0	2
5	41	18	4	41	10	8	41	3	11	40	16	10
4	33	10	8	33	6	6	32	19	2	32	13	5
3	25	3	0	24	18	3	24	14	4	24	10	1
2	16	15	4	16	13	5	16	9	7	16	6	8
1	8	7	8	8	6	7	8	4	9	8	3	4

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ANNUITIES UPON LIVES. 137

AT 8 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 38. l. s. d.			AGE 39. l. s. d.			AGE 40. l. s. d.			AGE 41. l. s. d.		
1000	8080	10	9	7998	12	3	7937	6	0	7852	7	2
900	7272	9	8	7198	15	0	7143	11	4	7067	2	5
800	6464	8	7	6398	17	10	6349	16	9	6281	17	9
700	5656	7	6	5599	0	7	5556	2	2	5496	13	0
600	4848	6	5	4799	3	4	4762	7	7	4711	8	3
500	4040	5	4	3998	6	1	3968	13	0	3926	3	7
400	3232	4	3	3199	8	11	3174	18	4	3140	18	10
300	2424	3	2	2399	11	7	2381	3	9	2355	14	1
200	1616	2	1	1599	14	5	1587	9	2	1570	9	5
100	808	1	0	799	17	2	793	14	7	785	4	8
90	727	4	11	719	17	6	714	7	1	706	14	2
80	646	8	10	639	17	9	634	19	8	628	3	9
70	565	12	9	559	18	0	555	12	2	549	13	3
60	484	16	7	479	18	4	476	4	9	471	2	9
50	404	0	6	399	16	7	396	17	3	392	13	4
40	323	4	5	319	18	10	317	9	10	314	1	10
30	242	8	3	239	19	1	238	2	4	235	11	4
20	161	12	0	159	19	5	158	14	11	157	0	11
10	80	16	0	79	19	8	79	7	5	78	10	5
9	72	14	5	71	19	8	71	8	10	70	13	5
8	64	12	10	63	19	9	63	9	11	62	16	4
7	56	11	3	55	19	9	55	11	2	54	19	4
6	48	9	7	47	19	10	47	12	5	47	2	3
5	40	8	0	39	19	7	39	13	8	39	5	4
4	32	6	5	31	19	10	31	14	11	31	8	2
3	24	4	9	23	19	10	23	16	4	23	11	1
2	16	3	2	15	19	11	15	17	5	15	14	1
1	8	1	7	7	19	11	7	18	8	7	17	0

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A T

NEW METHOD FOR VALUING

AT 8 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 42. l. s. d.			AGE 43. l. s. d.			AGE 44. l. s. d.			AGE 45. l. s. d.		
1000	7742	1	7	7673	0	2	7613	1	1	7533	7	3
900	6967	17	3	6905	14	2	6851	15	0	6780	0	7
800	6193	11	1	6138	8	2	6090	8	11	6026	13	10
700	5419	9	0	5371	2	1	5329	2	9	5273	7	1
600	4645	4	10	4603	16	1	4567	16	8	4520	0	4
500	3871	0	9	3836	10	1	3806	10	6	3766	13	7
400	3096	15	6	3069	4	1	3045	4	5	3013	6	11
300	2322	12	5	2301	18	0	2283	18	4	2260	0	2
200	1548	7	9	1534	12	0	1522	12	2	1506	13	5
100	774	3	10	767	6	0	761	6	1	753	6	8
90	696	15	8	690	11	5	685	3	6	678	0	0
80	619	7	1	613	16	9	609	0	10	602	13	4
70	541	18	10	537	2	2	532	18	3	527	6	8
60	464	10	5	460	7	7	456	15	8	452	0	0
50	387	2	0	383	13	0	380	13	0	376	13	4
40	309	13	6	306	18	4	304	10	5	301	6	8
30	232	5	2	230	3	9	228	7	10	226	0	0
20	154	16	9	153	9	2	152	5	2	150	13	4
10	77	8	4	76	14	7	76	2	7	75	6	8
9	69	13	6	69	1	1	68	10	4	67	16	0
8	61	18	8	61	7	8	60	18	1	60	5	4
7	54	3	10	53	14	2	53	5	9	52	14	8
6	46	9	0	46	0	9	45	13	6	45	4	0
5	38	14	2	38	7	3	38	1	3	37	13	4
4	30	19	4	30	13	10	30	9	0	30	2	8
3	23	4	6	23	0	4	22	16	9	22	12	0
2	15	9	8	15	6	11	15	4	6	15	1	4
1	7	14	10	7	13	5	7	12	3	7	10	8

A T

ANNUITIES UPON LIVES.

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AT 8 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 46.			AGE 47.			AGE 48.			AGE 49.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	7456	9	2	7365	5	4	7300	3	5	7179	8	8
900	6710	16	3	6628	14	10	6570	3	3	6461	9	9
800	5965	3	4	5892	4	3	5840	2	9	5743	10	10
700	5219	10	5	5155	13	9	5110	2	4	5025	12	0
600	4473	17	6	4419	3	2	4380	2	0	4307	13	2
500	3728	4	7	3682	12	8	3650	1	8	3589	14	4
400	2982	11	8	2946	2	1	2920	1	4	2871	15	5
300	2236	18	9	2209	11	7	2190	1	0	2153	16	7
200	1491	5	10	1473	1	0	1460	0	8	1435	17	8
100	745	12	11	736	10	6	730	0	4	717	18	10
90	671	1	7	662	17	5	657	0	3	646	2	11
80	596	10	4	589	4	5	584	0	3	574	7	1
70	521	19	0	515	11	4	511	0	2	502	11	2
60	447	7	9	441	18	3	438	0	2	430	15	3
50	372	16	5	368	5	4	365	0	2	358	19	5
40	298	5	2	294	12	2	292	0	1	287	3	6
30	223	13	10	220	19	1	219	0	1	215	7	7
20	149	2	7	147	6	1	146	0	0	143	11	9
10	74	11	3	73	13	0	73	0	0	71	15	10
9	67	2	1	66	5	8	65	14	0	64	12	3
8	59	13	0	58	18	5	58	8	0	57	8	8
7	52	3	10	51	11	1	51	2	0	50	5	1
6	44	14	9	44	3	9	43	16	0	43	1	6
5	37	5	7	36	16	6	36	10	0	35	17	11
4	29	16	6	29	9	2	29	4	0	28	14	3
3	22	7	4	22	1	10	21	18	0	21	10	9
2	14	18	3	14	14	7	14	12	0	14	7	1
1	7	9	1	7	7	3	7	6	0	7	3	6

A T

NEW METHOD FOR VALUING

AT 8 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 50.			AGE 51.			AGE 52.			AGE 53.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	7106	1	9	7023	15	0	6952	7	5	6872	5	8
900	6395	9	7	6321	8	1	6257	2	8	6185	1	0
800	5684	17	4	5619	0	6	5561	17	11	5497	16	6
700	4974	5	2	4916	13	0	4866	13	0	4810	12	0
600	4263	13	0	4214	5	5	4171	8	5	4123	7	4
500	3553	0	10	3511	17	6	3476	3	8	3436	2	10
400	2842	8	8	2809	10	3	2780	18	11	2748	18	3
300	2131	16	6	2107	2	8	2085	14	2	2061	13	8
200	1421	4	4	1404	15	1	1390	9	5	1374	9	1
100	710	12	2	702	7	6	695	4	8	687	4	6
90	639	10	11	632	2	9	625	14	3	618	10	1
80	568	9	8	561	18	0	556	3	9	549	15	7
70	497	8	6	491	13	3	486	13	3	481	1	2
60	426	7	3	421	8	6	417	2	10	412	6	8
50	355	6	1	351	3	9	347	12	4	343	12	3
40	284	4	10	280	19	0	278	1	10	274	17	9
30	213	3	7	210	14	3	208	11	5	206	3	4
20	142	2	5	140	9	6	139	0	11	137	8	10
10	71	1	2	70	4	9	69	10	5	68	14	5
9	63	19	1	63	4	3	62	11	5	61	17	0
8	56	16	11	56	3	9	55	12	4	54	19	6
7	49	14	11	49	3	3	48	13	3	48	2	1
6	42	12	8	42	2	10	41	14	3	41	4	8
5	35	10	7	35	2	4	34	15	2	34	7	2
4	28	8	5	28	1	10	27	16	2	27	9	9
3	21	6	4	21	1	5	20	17	1	20	12	4
2	14	4	2	14	0	11	13	18	1	13	14	10
1	7	2	1	7	0	5	6	19	0	6	17	5

A T

ANNUITIES UPON LIVES.

141

AT 8 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 54.			AGE 55.			AGE 56.			AGE 57.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	6792	2	1	6710	16	11	6574	5	10	6458	11	8
900	6112	17	11	6039	15	2	5916	17	3	5812	14	6
800	5433	13	8	5368	13	6	5259	8	8	5166	17	4
700	4754	9	6	4697	11	10	4602	0	0	4521	0	2
600	4075	5	3	4026	10	1	3944	11	6	3875	3	0
500	3396	1	0	3355	8	5	3287	2	11	3229	5	10
400	2716	16	10	2684	6	9	2629	14	4	2583	8	8
300	2037	12	7	2013	5	0	1972	5	9	1937	11	6
200	1358	8	5	1342	3	4	1314	17	2	1291	14	4
100	679	4	2	671	1	8	657	8	7	645	17	2
90	611	5	9	603	19	6	591	13	8	581	5	5
80	543	7	4	536	17	4	525	18	10	516	13	8
70	475	8	11	469	15	2	460	4	0	452	2	0
60	407	10	6	402	13	0	394	9	1	387	10	3
50	339	12	1	335	10	10	328	14	3	322	18	7
40	271	13	8	268	8	8	262	19	5	258	6	10
30	203	15	3	201	6	6	197	4	6	193	15	1
20	135	16	10	134	4	4	131	9	8	129	3	5
10	67	18	5	67	2	2	65	14	10	64	11	8
9	61	2	6	60	7	11	59	3	4	58	2	6
8	54	6	8	53	13	8	52	11	10	51	13	4
7	47	10	10	46	19	6	46	0	4	45	4	2
6	40	15	0	40	5	3	39	8	10	38	15	0
5	33	19	2	33	11	1	32	17	5	32	5	10
4	27	3	4	26	16	10	26	5	11	25	16	8
3	20	6	6	20	2	7	19	14	5	19	7	6
2	13	11	8	13	8	5	13	2	11	12	18	4
1	6	15	10	6	14	2	6	11	5	6	9	2

A T

AT 8 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 58.			AGE 59.			AGE 60.			AGE 61.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	6330	5	11	6203	12	2	6078	4	9	5922	13	1
900	5697	5	3	5583	5	0	5470	8	3	5330	7	10
800	5064	4	9	4962	17	9	4862	11	10	4738	2	6
700	4431	2	5	4342	10	6	4254	15	4	4145	17	2
600	3798	3	6	3722	3	4	3646	18	10	3553	11	10
500	3165	2	11	3101	16	1	3039	2	4	2961	6	6
400	2532	2	4	2481	8	10	2431	5	11	2369	1	3
300	1899	1	9	1861	1	8	1823	9	5	1776	15	11
200	1266	1	2	1240	14	5	1215	12	11	1184	11	7
100	633	0	7	620	7	2	607	16	5	592	5	9
90	569	14	6	558	6	6	547	0	9	533	0	9
80	506	8	5	496	5	8	486	5	2	473	16	3
70	443	2	2	434	5	0	425	9	6	414	11	8
60	379	16	4	372	4	4	364	13	10	355	7	2
50	316	10	3	310	3	7	303	18	2	296	2	7
40	253	4	2	248	2	4	243	2	7	236	18	1
30	189	18	2	186	2	2	182	6	11	177	13	7
20	126	12	1	124	1	5	121	11	3	118	9	1
10	63	6	0	62	0	8	60	15	7	59	4	6
9	56	19	5	55	16	7	54	14	0	53	6	0
8	50	12	10	49	12	6	48	12	6	47	7	7
7	44	6	2	43	8	6	42	10	11	41	9	2
6	37	19	7	37	4	5	36	9	4	35	10	8
5	31	13	0	31	0	4	30	7	9	29	12	3
4	25	6	5	24	16	2	24	6	3	23	13	9
3	18	19	9	18	12	2	18	4	8	17	15	4
2	12	13	2	12	8	1	12	3	1	11	16	10
1	6	6	7	6	4	0	6	1	6	5	18	5

A T

ANNUITIES UPON LIVES.

143

AT 8 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 62.			AGE 63.			AGE 64.			AGE 65.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	5793	17	4	5641	3	6	5480	17	1	5312	7	7
900	5214	9	7	5077	1	2	4932	15	5	4781	2	3
800	4635	1	10	4512	18	10	4384	13	8	4249	18	0
700	4055	14	1	3948	16	5	3836	12	0	3718	13	3
600	3476	6	4	3384	14	1	3288	10	3	3187	8	6
500	2896	18	8	2820	11	9	2740	8	6	2656	3	9
400	2317	10	11	2256	9	5	2192	6	10	2124	19	0
300	1738	3	2	1692	7	0	1644	5	1	1593	14	3
200	1158	15	5	1128	4	8	1096	3	5	1062	9	6
100	579	7	8	564	2	4	548	1	8	531	4	9
90	521	8	11	507	14	1	493	5	6	478	2	2
80	463	10	2	451	5	10	438	9	4	424	19	9
70	405	11	4	394	17	7	383	13	2	371	17	3
60	347	12	7	338	9	4	328	17	0	318	14	10
50	289	13	10	282	1	2	274	0	10	265	12	4
40	231	15	1	225	12	11	219	4	8	212	9	10
30	173	16	3	169	4	8	164	8	6	159	7	5
20	115	17	6	112	16	5	109	12	4	106	4	11
10	57	18	9	56	8	2	54	16	2	53	2	5
9	52	2	10	50	15	4	49	6	6	47	16	2
8	46	7	0	45	2	7	43	16	11	42	9	11
7	40	11	1	39	9	9	38	7	3	37	3	8
6	34	15	3	33	16	11	32	17	8	31	17	5
5	28	19	4	28	4	1	27	8	1	26	11	2
4	23	3	6	22	11	3	21	18	5	21	4	5
3	17	7	6	16	18	5	15	8	10	15	18	8
2	11	11	9	11	5	7	10	19	2	10	12	5
1	5	15	19	5	12	9	5	9	7	5	6	2

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NEW METHOD FOR VALUING

AT 8 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 66.			AGE 67.			AGE 68.			AGE 69.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	5135	3	8	4949	2	2	4750	16	2	4545	1	5
900	4621	13	4	4454	4	0	4275	14	7	4090	11	1
800	4108	3	0	3959	3	9	3800	13	0	3636	1	0
700	3594	12	7	3464	7	6	3325	11	4	3181	10	11
600	3081	2	2	2969	9	4	2850	9	9	2727	0	9
500	2567	11	10	2474	11	1	2375	8	1	2272	10	8
400	2054	1	6	1979	11	10	1900	6	6	1818	0	6
300	1540	11	1	1484	14	8	1425	4	10	1363	10	4
200	1027	0	9	989	15	11	950	3	3	909	0	3
100	513	10	4	494	17	11	475	1	7	454	10	1
90	462	3	4	445	8	4	427	11	5	409	1	1
80	410	16	3	395	18	4	380	1	3	363	12	1
70	359	9	3	346	8	9	332	11	1	318	3	1
60	308	2	2	296	18	11	285	0	11	272	14	0
50	256	15	2	247	9	1	237	10	9	227	5	0
40	205	8	1	197	19	2	190	0	7	181	16	0
30	154	1	1	148	9	5	142	10	5	136	7	0
20	102	14	0	98	19	7	95	0	3	90	18	0
10	51	7	0	49	9	9	47	10	1	45	9	0
9	46	4	4	44	10	10	42	15	1	40	18	1
8	41	1	7	39	11	10	38	0	1	36	7	2
7	35	18	11	34	12	10	33	5	1	31	16	3
6	30	16	2	29	13	10	28	10	1	27	5	4
5	25	13	6	24	14	10	23	15	0	22	14	6
4	20	10	9	19	15	11	19	0	0	18	3	7
3	15	8	1	14	16	11	14	5	0	13	12	8
2	10	5	4	9	17	11	9	10	0	9	1	9
1	5	2	8	4	18	11	4	15	0	4	10	10

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ANNUITIES UPON LIVES. 145

AT 8 PER CENT. PER ANNUM,

THE VALUE OF AN ANNUITY UPON LIFE,

F O R

per ann. l.	AGE 70.			AGE 71.			AGE 72.			AGE 73.		
	l.	s.	d.	l.	s.	d.	l.	s.	d.	l.	s.	d.
1000	4326	9	11	4036	19	10	3854	6	1	3741	6	9
900	3893	16	11	3633	5	10	3468	17	6	3367	4	1
800	3461	3	11	3229	11	10	3083	8	11	2993	1	5
700	3028	10	11	2825	17	10	2698	0	3	2618	18	9
600	2595	17	11	2422	3	11	2312	11	8	2244	16	0
500	2163	4	11	2018	9	11	1927	3	0	1870	13	4
400	1730	11	11	1614	15	11	1541	14	5	1496	15	8
300	1297	18	11	1211	1	11	1156	5	10	1122	8	0
200	865	5	11	807	7	11	770	17	4	748	7	10
100	432	12	11	403	13	11	385	8	8	374	3	11
90	389	7	8	363	6	7	346	17	9	336	14	4
80	346	2	4	322	19	2	308	6	10	299	6	1
70	302	17	1	282	11	9	269	16	0	261	17	10
60	259	11	9	242	4	4	231	5	2	224	9	7
50	216	6	5	201	16	11	192	14	3	187	1	4
40	173	1	2	161	9	7	154	3	5	149	13	6
30	129	15	10	121	2	2	115	12	7	112	4	9
20	86	10	7	80	14	9	77	1	8	74	16	9
10	43	5	3	40	7	4	38	10	10	37	8	4
9	38	18	9	36	6	7	34	13	9	33	13	5
8	34	12	2	32	5	11	30	16	8	29	18	7
7	30	5	8	28	5	2	26	19	7	26	3	9
6	25	19	2	24	4	5	23	2	6	22	8	11
5	21	12	7	20	3	8	19	5	5	18	14	1
4	17	6	1	16	2	11	15	8	4	14	19	4
3	12	19	7	12	2	2	11	11	3	11	4	5
2	8	13	0	8	1	5	7	14	2	7	9	8
1	4	6	6	4	0	8	3	17	1	3	14	10

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T H E

ANNUAL REPORT OF THE

AT 8 FOR THE YEAR

1880

TABLE

No.		Name		Age		Sex		Color		Height		Weight		Measurements		Remarks	
1		John	Smith	25		M		W		5' 10"		180		36"		170	
2		James	Smith	22		M		W		5' 8"		170		34"		160	
3		William	Smith	20		M		W		5' 6"		160		32"		150	
4		Charles	Smith	18		M		W		5' 4"		150		30"		140	
5		Thomas	Smith	16		M		W		5' 2"		140		28"		130	
6		Robert	Smith	14		M		W		5' 0"		130		26"		120	
7		Henry	Smith	12		M		W		4' 8"		120		24"		110	
8		George	Smith	10		M		W		4' 6"		110		22"		100	
9		Edward	Smith	8		M		W		4' 4"		100		20"		90	
10		Frederick	Smith	6		M		W		4' 2"		90		18"		80	
11		John	Smith	4		M		W		4' 0"		80		16"		70	
12		James	Smith	2		M		W		3' 8"		70		14"		60	
13		William	Smith	1		M		W		3' 6"		60		12"		50	
14		Charles	Smith	1		M		W		3' 4"		50		10"		40	
15		Thomas	Smith	1		M		W		3' 2"		40		8"		30	
16		Robert	Smith	1		M		W		3' 0"		30		6"		20	
17		Henry	Smith	1		M		W		2' 8"		20		4"		10	
18		George	Smith	1		M		W		2' 6"		10		2"		5	
19		Edward	Smith	1		M		W		2' 4"		5		1"		2	
20		Frederick	Smith	1		M		W		2' 2"		2		0"		0	

THE VALUE OF
CHURCH AND COLLEGE LEASES
CONSIDERED;
AND THE
ADVANTAGE OF THE LESSEES
MADE VERY APPARENT.

CHURCH AND COLLEGE LIBRARIES

C O W S I D E R E D

ADVANTAGE OF LESSEES

MADE VERY APPARENT

very willingly could, and had reason to

think them of their kind usage, rather than

blame them for any harshness they put upon

you. Their cause, as you call it, was that

they had made a lease, and the value

was of their kind, and had existed from

time immemorial.

CHURCH AND COLLEGE LEASES

CHURCH AND COLLEGE LEASES

CHURCH AND COLLEGE LEASES

CHURCH AND COLLEGE LEASES

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CHURCH AND COLLEGE LEASES

CHURCH AND COLLEGE LEASES

CHURCH AND COLLEGE LEASES

YOU were in such a heat when I saw you last, upon account of the treatment you met with from a certain college of whom you held an estate by a lease of 21 years, that you would not hear any thing that might be offered to abate your anger: but I hope by this time you are in a cooler mood, and can patiently read, and calmly consider, what you would not then hearken to; which, if you would vouchsafe to do, I persuade myself you will be convinced, that you were
angry

angry without a cause, and had reason to thank them for their kind usage, rather than blame them for any hardships they put upon you. Their crime, as you call it, was, that they had made a strict enquiry into the value of their estate, and had exacted from you somewhat more than one year's rent (after the reserv'd rent was deducted) for renewing a lease up to 21 years, whereof 7 were run out; this you said was more than their predecessors had done for the like term, and therefore you thought you had reason to resent their hard usage.

Now taking it for granted, that you paid a little more than one Year's rent, as you valued it, (tho' it was probable but one year's rent, according to their information) yet in such a case, I undertake to prove, past all denial, that they took but half what that Term was worth, and but half as much as laymen usually take of one another; and consequently but half of what they might in justice have demanded and taken. For according to the nicest calculation, the rule for renewing 7 years lapsed in a lease of 21, supposing the interest of the money at 6 *l. per cent.* is near two years and a half's value (as may be seen by the Table at the end).

Now,

Now, where had been the injustice, if they had demanded and taken according to this proportion? every body knows that money may be had, on reasonable security, for 5 l. *per cent.* and probably it will be had for less in a little Time. And seeing you are satisfied in the goodness of the title, you ought to have been not only content, but thankful too, that your money was securely laid out upon lands, after the Rate of 6 l. *per cent.* had they treated with you upon that Foot. But when you consider, that by taking 1 year's value for the renewing of 7, they rated the interest of the money at 11 l. 11 s. 8 d. $\frac{1}{4}$ *per cent.* you have more reason to wonder at their easiness or ignorance of the true value of their estates, than to blame them for any extortion. I agree with you, that Churchmen and fellows of colleges should be better landlords than laymen are; that is, in point of *prudence*, it behoves them to be so: not, but in *justice*, they have as much right to their legal dues as laymen have. But because men of letters and bodies Corporate cannot so well manage their estates as laymen or a single person may do, if they keep them in their own hands, or let them out at a rack-rent, (especially when they are distant from them) I think 'tis an instance of
discretion

discretion in them, to encourage all people to be willing to be their tenants, by leases of a considerable term of years, renewable at all times upon reasonable considerations.

But when this is allowed, I see no reason why the differences should be so great, that all that have dealings with them, should expect they should take less than half of what laymen do in the like cases, and less than half the real value of the thing.

And therefore, if Clergymen and Fellows of colleges should treat with their tenants as if money was at 6l. per cent. one would think the Advantage was as much as could be reasonably expected. But when leases are sold after the rate of 6l. per cent. the inheritance of lands, according to that proportion, ought to be sold at 16 or 17 years purchase : and when all other persons value their estates at 20 years purchase, or upwards, the advantage of dealing with such bodies, rather than private persons, is very apparent, if they should take even double to what they have taken of late years : for in such case they would value their estates at 3 or 4 years purchase less than other people do.

But

But 'tis plain, they have made no such alteration in their way of estimate, since money was 11 or 12l. per cent. but have taken the same rates for 170 years, or upwards: whereas the value of money has wonderfully decreased in that time; and probably it will be more plentiful, and consequently less valuable.

Indeed, the lessees or tenants of such estates have set their landlords an example of valuing their estates, as if Money was at 6l. per cent. for they ordinarily sell a lease of 21 years for 12 years purchase; whereas churches and colleges who take but 1 year's value for 7 years expir'd in a lease of 21, do, in proportion, reckon the total value to be something under 8 years purchase, as may be seen in the first column of the table annexed, which is calculated upon the supposition of money being 11l. 11s. 8 d. $\frac{1}{4}$. per cent. now, according to the proportion of 12 years purchase, or total value, the renewing of 7 years laps'd in such a lease, is worth near 2 years and a half's value; as appears from the third Column of the table, which is calculated upon the supposition of the interest of money being at 6l. per cent. And I do not know any good reason that can be

X

assign'd

assign'd, why colleges and churchmen should not put the same value on their estates as other men do, proportionably to the interest they have in them. Not that I know that any church or college designs to come up to this rule : I only observe, that if they should, their tenants could not justly accuse them of hard usage, seeing they would treat them by the same proportion, as they treat with one another, and put no other value on their estates than they have taught them to do.

And should they insist upon such terms, yet still it would be better husbandry to buy church or college leases for 12 years purchase, than to give 20 or 21 years purchase for lands of inheritance ; because in the former case, money is valued at 6l. per cent. and in the latter at 5l. or less.

But because all men will not attend to nice calculations, I will make it evident, by a plain familiar instance.

We will suppose the Estate that is to be purchased 100l. per annum, besides the reserved rent. Now, if a man gives 1200l. for a lease of 21 years of this estate, 'tis 800l. or 900l. less than he must give for an estate
in

in fee; and consequently he has at least 800l. to improve, tho' he has the same income as if he had laid out 2000l. upon another estate.

Now the interest of 800l. in 7 years, at 5l. per cent. comes to 280l. and if the church or college take for their fine 250l. which is two years and a half's value, that is still 30l. less than the simple interest amounts to; but then the improvement of the interest, in 21 years time, will amount to a considerable sum: but now, whilst a church or college takes but 100l. or one year's value for their fine, it is less by 150l. than the simple interest of the 800l. comes to.

This is a demonstration suited to every man's capacity, and proves, that if churches or colleges, at the end of every 7 years, should take fines proportionable to the value that laymen set on their estates, in their transactions with one another, still it would be the best way of improving money, if it be to be laid out upon land, and no body could with reason accuse them of hardness or extortion.

This, I believe, is more than double of what most churches or colleges have taken
for

for their fines; and probably they never intend to advance them so high: but 'tis plain, that if they take a year and a half's, or even two years, value, they must be owned to be kind and generous landlords, and the buying of church or college leases would, in such case, be the most advantageous way of laying out money upon land.

The title will be always good, past dispute, and thereby many chargeable and vexatious suits will be prevented.

As for taxes, repairs, and other accidents, those are not peculiar to church or college estates, but estates of inheritance are equally liable to the same inconveniencies.

But the generality of the world are so unreasonable and partial to themselves, as to fancy, that when they lay out money upon church or college estates, they ought to make the full interest of their money, over and above all natural or accidental charges that may fall upon those estates; and if they cannot make 6l. per cent. of their money above taxes, repairs, and accidental losses, they think they have a hard bargain of it. Whereas when they give but 20 years purchase for
another

another estate, they seldom make above 3 and a half per cent. of their money; and therefore the reasoning and calculations herein mentioned, are sufficiently justified, if men can make a greater return for their money by buying church and college leases, than they can by purchasing any other estates, as I think 'tis clear to a demonstration that they may, if no more be taken for a renewal of 7 years laps'd in a lease of 21 years, than one year and a half's value: especially considering, as is before hinted, they have an undisputed title, which one circumstance is in itself very considerable. How unreasonable therefore is it for the possessors of those estates, when they come to renew their leases, to expect an abatement in the fine upon the account of accidental losses, or extraordinary repairs, occasioned by their own or their ancestors neglect: they may, with as much reason, go to the sellers of other lands, and require part of the purchase money back, because the charges upon the land were greater than they expected, when they purchased it: but no such thing is thought of, when in other estates, and a man would be laugh'd at that should expect it; and I see no reason why they should demand it from churchmen or fellows of colleges; unless it
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be because they think they may more easily be imposed upon, than other men in affairs of this nature ; and indeed this may be said to excuse those that entertain such fancies, that the experience of the ill management of church estates for many years past, may be an inducement to them, to think they may be still imposed upon.

I hope you see by this time, how groundless your anger was against the college, and that if they had taken as much more as they did, they had put a much less value upon their interest in their estates than other men would do, seeing in all sales of land, money is valued at 5l. per cent. or less, and in that case they would have valued it at no less than 6l. per cent.

'Tis probable, that the low value of money, the dearness of all things belonging to housekeeping, and the more expensive way of living among all ranks and degrees of men, may awaken churchmen to look more carefully into their estates, and to go a little out of the old track, which their predecessors for a long time have gone in, without due thought or consideration, regarding only what had formerly been taken, and not considering

dering the present state of the world, or the low value of money : and if, upon weighing these circumstances, they should be induced to take a year and a half's value, for renewing of 7 years in a lease of 21, they would still be very kind to their tenants ; for in such case they would rate their interest in their estates as if money was at 9l. per cent. which is probably double to what it will be in a little time, and would value that but at 9 years purchase at most, which their tenants will not sell under 12 years purchase, or more.

The way of living amongst all ranks of men is much altered from what it was 30 or 40 years ago ; and if you consider how dear all things belonging to housekeeping have been for several years, and are like so to continue, it must be own'd that a man could make as decent a figure for 100l. per ann. 30 years ago, as he can now for 140l.

And when the nation is in a state of prosperity, the wives and children of clergymen will, and may reasonably, expect to bear some proportion to other people, and not to live in so mean a condition, as to be objects of contempt to persons of other professions.

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Besides, common justice, as well as natural affection, obliges clergymen to make the best provision they can for their wives and children, that they may not be exposed to poverty and contempt when they are dead.

'Tis confess'd, that when the church is under a state of persecution, clergymen must be content to undergo greater hardships than the laity ; but in time of peace and plenty, when all orders of men sit safe, and enjoy their estates with freedom, under the protection of the civil government, there is no reason to expect, that in such a prosperous and free nation, they should be content to be debarr'd of their just rights, and live as it were in a state of persecution, and oppression, when men of other professions are in a flourishing condition (for so clergymen may be said to be, if they may not be allowed to make a reasonable improvement of what the law has allotted for their maintenance).

But farther, 'tis very probable, that when the custom of taking one year's rent for renewing of seven years began, it was then very near the value of the thing ; for we know money was at 10l. per cent. or upwards 140 years ago, and before that time
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it was probably of greater value; so that 2 years rent is not now a higher demand, than 1 year's rent was 140 years ago: by which 'tis evident, that neither churches nor colleges, have for 50 years last past, taken much above half of what in prudence and justice to themselves and families they might have taken.

But besides the poverty of many widows and children, there is another mischief, that is, the visible effect of churchmen suffering themselves to be thus deprived of their just dues, and that is, the decay of several cathedrals and collegiate churches.

For tho' the deans and prebendaries of those cathedrals and collegiate churches have receiv'd less to their own shares, than their predecessors have done, yet the remainder has not been sufficient to preserve the fabricks from decay: nay, tho' considerable sums have been expended on those repairs out of that money that has usually been divided amongst the deans and prebendaries; yet several of those cathedrals are in a very decaying way, and the revenues of those churches, tho' they were better improved than they have
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been, are by no means sufficient to repair and support them.

This mischief will still encrease, and the remedy be more difficult, because it requires much more money to repair and support the fabricks now, than it did a hundred years ago, both upon account of the natural decay of the buildings, and also the dearness of materials and workmen. The stones of many cathedrals are in a mouldering way, having lasted as long as the nature of the stones will allow; and the value of money being much abated, the price of materials and workmen has advanced of course, insomuch that 100l. would go as far in building, about 100 years ago, as 200l. will now; for the difference in the value of money, and the scarceness of materials, enhance the charge of building.

We may instance in timber alone, which is double the value of what it was 80 years ago; so that tho' much more money is now wanting to support the fabricks, yet there is less to be had, seeing the fines are on the same foot as they have been for many years.

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This decay in the buildings, and the dearth of timber, brings to mind the great damage that was done to the estates of the deans and chapters in the time of the civil wars, when there was such a prodigious havock made of the timber on their lands ; which, if it had been left untouch'd, or only fell'd in the ordinary proportion as the underwoods were cut, the timber that had been left, would have been a sufficient fund to have kept those churches in good repair, which, for want of a due support, are now in a decaying and dangerous way.

This is a calamity that seems to claim some compassion and consideration from the public, when any fit means can be propos'd for their assistance ; however, such circumstances are sufficient to awaken all parties concern'd, and make them consider, whether they ought not to take some course to prevent things from growing every day worse and worse.

What has been said concerning leases for 21 years, may proportionably be apply'd to leases for three lives ; for if a lease for three lives, be at least one part in seven more valuable than a lease for 21 years, then the putting in a new life, upon the death

death of one of the first three, is to be valued proportionably more than the renewing of 7 years, and it will be justify'd by the rules and reasons abovementioned.

Indeed if churchmen should value their interest in the estates of the church, at the same rate that laymen, that are their tenants, value their interest in the same estates, they might, by their example, be justify'd in demanding 3 years rent.

If churches or colleges should make so high a demand, they might appeal both to the opinion of the feller and buyer to excuse them. Yet I have been told, that the purchaser of such a lease, when he came to have it renew'd, alledged the great price he gave for it, as a reason why the society should take even less of him than their usual fine; for he thought they ought to use him kindly, because he had a hard bargain in the purchase.

This will look like banter to men of sense and business, yet I am assured the man was in good earnest, and thought the society had no compassion, because they would not ease him, as he called it, and take even less than a year's rent.

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To the same purpose it has been observ'd, that when persons suffer by their parents or trustees neglecting to renew their leases at the proper time; or when leasehold estates have been abus'd by the knavery and neglect of others, the lessees are apt to be so unreasonable as to expect the churches or colleges, of whom they hold their estates, should abate of their usual demands, to make them amends for the injuries or inconveniencies they have suffered from others: but this is treating such bodies as if they were a company of fools or children, that could be imposed upon by such insinuations, as would never influence other men of common sense: for surely, nothing can be more unreasonable than to expect, that when laymen use one another ill in their bargains and their trusts, churchmen should abate of their just dues to make them easy, for that would be punishing themselves for other mens faults. 'Tis indeed confess'd, that if purchasers could be assured that churchmen and fellows of colleges would always take 1 year's value for the renewal of 7, they might well afford to give 15 or 16 years purchase for a lease of 21 years, and the money would be well laid out, seeing the interest of money is abated; but to purchase upon such a presumption,

sumption, is certainly running too great a hazard, seeing in such case, they must suppose the parties concerned will be always blind, and never consider the common rules of proportion: therefore it is prudent for purchasers of such estates to be on their guard, and buy them at such rates, that they may afford to give the proprietors somewhat nearer the true value, when they come to have their leases renewed.

The calculations here mentioned, are taken from tables that have been published long ago, after they have been perused and approved by one of the greatest men of the age, and their exactness has not been yet disproved by any one, that I have heard of.

And here 'tis fit to observe, that churches and colleges ought to consider that their letting leases, is selling their estate for a time, and therefore in order to do right to themselves, as well as others, they should have regard to the prices that land is generally sold for in the countries where their estates lie; which always follows the interest of money, and is not regulated only by the yearly rent that the land is let for: for the price of land often alters, tho' the rent continues
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the same. As for instance, when money is at 5l. per cent. or less, then land is sold for upwards of 20 years purchase : and where interest is at 4l. per cent. it is sold for 25 years purchase tho' the annual rent remains still the same ; which shews that the price of land is governed by the rate money yields at interest, as for instance, when money was at 6l. per cent. land was sold 40 years ago, in parts that were remote from London, at 16 or 17 years purchase ; but now interest is abated, land sells for much higher value there, as well as in other places.

I can conceive but one thing that can be objected to the calculations and reasonings before mentioned, which is, that tenants of churches and colleges generally pay the king's tax, for the reserved rent, as well as for that part of the estate which they purchase ; to which 'tis answer'd, that when the rent reserved is but a 9th or 10th, or a less part of the whole (which is often the case) 'tis not worth mentioning ; for such lands are seldom rated to the extended value : but then 'tis confess'd that when the reserv'd rent amounts to a fourth, or a third part of the whole, there ought to be a consideration and allowance for it : and I hope, and believe,

lieve, that the equity of such a case, when it does happen, is considered by the churches and colleges, whenever leases are renewed that have so great a rent reserv'd upon them.

And now, upon the whole matter, if we will deal impartially, we have no reason to blame colleges or ecclesiastical bodies, if they should take the rates before mentioned for the renewing of leases, (viz.) one year and a half's value for the renewing of seven; seeing in such cases they would treat their tenants as if money was at 9l. per cent. and as if the total value were but 9 years purchase. But if the churchmen should demand and take after the rate of 6l. per cent. (which they are not likely to do,) they would afford men of other professions as little reason to envy them for the increase of their revenues, as they would afford occasion to their tenants to blame them for their hard usage. For the utmost that clergymen in the best circumstances can generally expect to do, is to live decently in a private way, and to educate their children in such a manner, as by their own industry, and a small portion, they may be able to live above contempt when their parents are dead. Clergymen
must

must not expect to get great estates, and lay foundations for building up families by the gains of their profession; whereas every age affords us many instances of families raised by other professions.

How many great families have been raised, and estates gained within thirty years last past, by lawyers, physicians, merchants, and other citizens, besides those that have had places under the civil government, whose sons sparkle in their coaches-and-six, and live in great affluence, merely out of the estates which their fathers had gained by their ingenuity and industry? neither are their children envied, or the parents blamed for it, but rather commended, if they have left no blot upon their conduct.

Whereas, tho' the clergy of England are reputed to be about ten thousand in number, yet, how few instances (if any at all) can there be produced in half a century, of any thing like a great estate which a clergyman has left to his family by the gains of his profession? Yet it cannot be denied, but many of them are men of such abilities, that if they had chanced to have been bred to other callings, they might probably have made as

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great a figure, and heaped together as great estates as others have done.

But to be great and rich in this world, and to build up families, neither is, nor ought to be their aim: however, one would think they may be allowed to improve what they have in a moderate way, and to aim at keeping their profession from being despised for its poverty, as well as to take care at the same time, not to disgrace it by their immoralities.

Besides, it must be owned that clergymen lie under several difficulties and discouragements in the improving of their income, which other men do not: their revenues are known to all about them, and sometimes magnified above their true value; and it is expected of them that they should live up to what they have, or are reputed to have: whereas the gains of men of other professions are unknown, and they are at liberty to live as private and as frugal as they please.

Farther, clergymen are rated to the public taxes for their revenues, but other men are not taxed for the gains of their professions.

² Again,

Again, clergymen are tied down to their own business, and debarred from engaging in any gainful business or employment: whereas men of other professions are at liberty to improve their circumstances by any way or means they like best, over and besides the trade and business they have been bred to.

Moreover, it is expected that clergymen should give more in charity or alms than laymen of greater abilities, and we sometimes see, that they give as much, or more, in charity, than their neighbours who have estates in fee, that yield as great or a greater income than clergymen's estates do, and which only last for life: so that it is in a manner impossible for a clergyman to make the same improvements as a layman may do of the like revenues. I mention these things to shew, that the clergy are none of the number of those that are to be great and rich in this world. As for the parochial clergy, they are far from being objects of envy to the meanest of the laity: how few are there that can make a figure equal to a country attorney, or a substantial tradesman? and yet I dare engage, you may find five small estates gained
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by them, for one that has been gained by the clergy of the same country.

I take notice of these things, as reasons why men should not grudge the clergy their just dues, upon a supposition of their having more of the goods of this world than they ought to have, when we see many men of other professions that have a much greater share than they, and are not blamed nor maligned for it.

'Tis no great wonder, if we should now and then hear of an ill-natured clown, that has as little religion as good manners, envying and maligning his parson (as he calls him) that manages well, and lives decently, and does not prostitute the dignity of his profession. But it would be very unaccountable, if men of sense and good breeding should do so; such men should consider the necessity of a competent income, not only to enable clergymen to make provisions for their families, but also to do good among their neighbours, as well as to buy good books, without which they cannot improve themselves in useful knowledge.

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I am sensible I have gone off from my subject I wrote about, which is the value of leases ; but I was tempted to do so, from an apprehension I have, that the chief reason why some of the laity are on all occasions inclinable to fancy that the clergy take too much for their fines, is because they are unwilling they should live in any decent figure ; tho' I have shown you, it must, at the best, be but in a private way ; and then can be no proper objects of envy in this nation.

I hope, therefore, you will pardon this digression, which is not altogether so remote from the subject I undertook to write to you upon.

If any man can be so partial to the gentlemen and others that hold estates of churches or colleges, as still to think those bodies ought to take the same fines as their predecessors have done ; let them consider, that the churchmen may with as much reason tell the gentlemen, that they ought to let or sell their estates, at the same rates which their ancestors did a hundred years ago ; or that a farmer ought to sell his corn now, at the same price it was sold for then. Now if it
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be unreasonable to expect it in one case, it is certainly so in the other.

There is no doubt but there will be always good encouragement for men to take leases of colleges or ecclesiastical bodies; for they being flowing bodies, will be sure to let easier bargains, than gentlemen will who have estates of inheritance, whose families can never lose by refusing a fine, as those of churchmen may.

And therefore, tho' they should advance their fines to the proportion already mentioned, viz. one year and a half's value for the renewing of seven years, there is no fear of their wanting tenants; unless we can suppose the generality of the world to want common sense, and not to be able to judge of a good bargain.

To say, that colleges and churches shall never alter their fines, is to say, in effect, they shall be deprived of the common privileges allowed to the rest of mankind; which must surely be looked upon as a very hard saying in a free nation.

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If therefore they should make a little advance, yet they should be treated civilly, and have good words given them; seeing it will be considerably under the value of the thing, and they will in such case treat the laymen much more kindly than laymen treat one another.

I hope you will pardon the trouble of this letter, which I undertook to write to make you easy, as well as to do justice to those that have been blamed without a cause.

I am, &c.

A T A B L E

A T A B L E

For the renewing of any number of years lapsed in a lease for
21 years; calculated at 11l. 11s. 8d. $\frac{1}{4}$ 3-10ths, per cent.
per annum. compound interest.

Years lapsed.	11l. 11s. 8d. $\frac{1}{4}$ p. c.				5 per cent.				6 per cent.				8 per cent.				10 per cent.			
	Years.	Quarters.	Months.	Decimal parts.	Years.	Quarters.	Months.	Decimal parts.	Years.	Quarters.	Months.	Decimal parts.	Years.	Quarters.	Months.	Decimal parts.	Years.	Quarters.	Months.	Decimal parts.
1	0	0	1	2	0	1	1	3	0	1	0	5	0	0	2	4	0	0	1	6
2	0	0	2	5	0	2	2	8	0	2	1	2	0	1	2	0	0	1	0	4
3	0	1	1	0	1	0	1	5	0	3	2	2	0	2	1	7	0	1	2	2
4	0	1	2	7	1	2	0	5	1	1	0	4	0	3	1	7	0	2	1	5
5	0	2	1	6	1	3	2	8	1	2	1	8	1	0	2	0	0	3	1	8
6	0	3	0	6	2	1	2	3	2	0	0	6	1	1	2	5	1	0	0	4
7	1	0	0	0	2	3	2	0	2	1	2	6	1	3	0	3	1	1	0	3
8	1	0	2	6	3	1	2	1	2	3	1	9	2	0	1	4	1	2	0	5
9	1	1	2	5	3	3	2	4	3	1	1	5	2	1	2	8	1	3	1	0
10	1	2	2	7	4	2	0	1	3	3	1	5	2	3	1	5	2	0	1	8
11	2	0	0	3	5	0	1	1	4	1	1	8	3	1	0	7	2	2	0	0
12	2	1	1	3	5	2	2	5	4	3	2	5	3	3	0	2	2	3	1	6
13	2	2	2	8	6	1	1	2	5	2	0	6	4	1	0	2	3	1	0	7
14	3	0	1	8	7	0	0	3	6	0	2	1	4	3	0	7	3	3	0	3
15	3	2	1	3	7	2	2	8	6	3	1	1	5	1	1	7	4	1	0	4
16	4	0	1	5	8	1	2	8	7	2	0	6	6	0	0	2	4	3	1	2
17	4	2	2	5	9	1	0	2	8	1	0	5	6	2	2	4	5	1	2	7
18	5	1	1	3	10	0	1	1	9	0	1	0	7	1	2	2	6	0	1	9
19	6	0	0	5	10	3	2	4	9	3	2	1	8	0	2	8	6	3	1	9
20	6	3	1	5	11	3	1	3	10	3	0	8	9	0	1	1	7	2	2	8
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